# APPLIED BUSINESS ENGLISH

By HUBERT A. HAGAR

AND

# APPLIED BUSINESS CORRESPONDENCE

By RUPERT P. SORELLE

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# PREFACE

IN the revision of Applied Business English and Correspondence, the authors have made an exhaustive study of the various committee reports on the subject of English teaching.

Although there is a marked difference of opinion expressed in these reports, as to what should be included in the secondary school English course, they are all agreed on the "Minimum Essentials" of such a course. A few of these essentials are:

1. A mastery of "Sentence Sense"
2. Plurals of common nouns
3. Forms of pronouns
4. Correct use of possessives
5. Distinction between adjectives and adverbs
6. Correct forms of verbs
7. Emphasis on the distinction between the different types of verbs
8. Agreement of subject and predicate
9. Emphasis on correct grammatical forms
10. An abundance of drill on the essentials

By using these "Minimum Essentials" as a basis for this course, the authors have endeavored further to interpret these various "committee reports" in terms of *English for the commercial student.*

Teachers with experience in teaching English to business college students, or to pupils in the business departments of the high school, know how difficult it is to obtain *results that can be measured.* With such "skill" subjects as shorthand and typewriting, definite progress may be noticed from day to day, but with English it is different.

Probably with no other subject is so much valuable time wasted as in the teaching of English. In no other depart-

ment is there so much floundering with a subsequent lack of measurable results.

Teachers of English in the private commercial school and in the commercial classes of the high school must concern themselves chiefly with "correction" rather than with "construction." The several years of home and school experience through which these pupils have passed before coming into the commercial classes, have established foundations of vocabulary and habits of thought in which the teacher of business English finds his problem and his limitation.

But little can be accomplished in the limited time available in developing *new capacity*, but a well-planned and carefully conducted course of criticism, instruction, and *constructive drill* will produce gratifying results in correcting the habitual errors of students and in teaching them to use more effectively the language already at their command.

Much of the first part of this course is nothing more or less than a discussion of the fundamental principles of English Grammar,—and the application of these principles to *business literature*. After all, it is only through the use of "grammatical spectacles" that the student is able to detect and correct errors in his own composition, or in the letters that are dictated to him for transcription.

Grammar is not a great aid to writing or to speaking—both of which presuppose *knowledge* of the subject—but grammar is the yardstick by which all composition may be measured.

For longer courses the English work naturally should be of the constructive type, but effective expression always presupposes a thorough grounding in the fundamentals—the technique of the language. No matter how thorough their English training has been, the fact remains that the great majority of students in our commercial schools need this corrective instruction. To be effective, this must be fol-

lowed by a sufficient amount of drill to fix the correct forms and principles.

First of all, teachers of English in secondary schools should remember that in training students for positions in business offices, these students will not, at the start, be required to write the letters or the advertisements of the firm. On the other hand, they will be required to put on paper in correct form the words and sentences dictated to them. They will also be expected to know enough about the structure of the language to enable them to check and correct the slips and errors of the dictator.

If teachers will confine their instruction to the essentials and follow this by a sufficient amount of drill in correct expression, they will get results that can be measured.

Students of business often ask to be excused from the special English training on the theory that their previous training has made them proficient in the subject. These students may usually be made to see the necessity of additional training in the technique of English by submitting to the proper kind of test. The first test should be given at the beginning of the course and should be followed by the other tests of the series at regular intervals. As the work progresses and the fundamentals are definitely learned, the teacher will find that one by one the common errors will be eliminated. To be effective, these tests should be reduced to a simple routine so as to avoid placing an unnecessarily heavy burden on the student and the teacher.

After the student has learned to speak and to write correctly the words he already knows, he is then ready for the more advanced or for the more constructive type of English instruction provided for in the second section on Business Correspondence.

Somewhat in contrast to the fundamental idea in Applied Business English, the section of the book on Applied Busi-

ness Correspondence has been treated from the constructive point of view entirely. Its purpose is to develop effective business English expression through problems that give practice in writing. In this section both sum and substance have been given due consideration. One of the difficulties in teaching letter writing arises from the fact that the student has no background of business experience. He knows little of business structure, its technique, or how it functions. Under such circumstances it is difficult for the student to visualize business situations about which he is supposed to write. An attempt is made in the letter writing section to erect a basis for the working out of the problems presented.

Necessarily the treatment of this phase of the problem must be limited. The most that can be included is the essentials. Another feature is the artificiality that surrounds many problems. To avoid this, many of the problems in the present edition have been woven around experiences of which the student is likely to have personal knowledge.

After all, the object is the expression of ideas and anything that can be done to develop ideas, contributes to the effectiveness of the instruction. The work on correspondence may be improved in quality by the use of correct material in the dictation work of students of shorthand.

APPLIED BUSINESS ENGLISH AND CORRESPONDENCE has been developed:

1. By the elimination of the unessential;
2. By the omission of much that is purely technical;
3. By the emphasis of those things that have a direct bearing on the work of a stenographer or other office assistant;
4. By providing a separate set of exercises corresponding to the lessons in this text. These exercises are extensive and require a thorough understanding of the principles explained before they can be prepared successfully.

5. By providing a series of actual business problems designed to develop a *Business Sense* and to give the student practice in correct Business English expression.

The exercises designed for use with APPLIED BUSINESS ENGLISH eliminate the drudgery often incident to the preparation of the English lesson. The exercises save the time usually wasted in dictation or in the mechanical copying of long exercises, thus conserving the student's energies for the constructive work of the lesson. The substitution of plain print for longhand also results in a further saving of time and effort for both teacher and pupil.

The material is thoroughly practical and directly related to the future work of the pupil. A large number of the exercises and illustrations have been taken from business literature. These exercises add to the practical value of the course, and at the same time greatly stimulate the interest of the pupil.

The constructive work in the form of exercises appended to the various chapters in the section on APPLIED BUSINESS CORRESPONDENCE is not only practical and helpful, but it makes an appeal to the resourcefulness and creative power of the student.

HUBERT A. HAGAR
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New York, July 1924.

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# APPLIED BUSINESS ENGLISH

*By*

HUBERT A. HAGAR

# LESSON I

## THE SENTENCE

The form in which we convey our thoughts in speech or in writing, to give them finished expression, is the **sentence.** We may, therefore, for convenience say that a sentence is a group of words used to express a complete thought.

It is necessary to know that every sentence must name the main idea about which something is to be said, and must also contain words that tell what is said about that idea. In other words, every complete sentence must have a **subject** and a **predicate.**

### PARTS OF THE SENTENCE

The **subject** names the person or thing talked about.

The **predicate** tells what is said about the subject.

### ASSIGNMENT

Read aloud the following sentences and name the subject and the predicate of each.

1. I went to the bank yesterday.
2. The manager is dictating.
3. Here are three letters for you to file.
4. Your many courtesies are appreciated.
5. What salary will be received?
6. We have just received your order for five tons of coal.
7. What a wonderful office this is!
8. Please bring me the telephone directory.
9. May I have your advice on this matter?
10. My! But he was angry.

### OTHER ELEMENTS OF THE SENTENCE

Sometimes the parts of a sentence contain groups of words called **phrases** and **clauses.**

A **phrase** is a group of related words which does not contain a subject and a predicate.

A **clause** is a group of words containing a subject and a predicate but not making a complete sentence.

### KINDS OF SENTENCES AS TO USE

According to the manner of expressing thought, there are four kinds of sentences.

A **declarative** sentence gives information; as, Your letter of May 2 was not received.

An **interrogative** sentence asks a question; as, Are you sure you had our correct address?

An **imperative** sentence expresses a command, entreaty, or request; as, Please telegraph us collect upon receipt of this letter.

An **exclamatory** sentence expresses strong feeling or emotion; as, How provoking this incident must be to you!

### ASSIGNMENT

Read, classify, and name the subject and the predicate in each of the following sentences:

1. Good judgment proceeds from correct reasoning.
2. Did our letter of June 16 answer your question satisfactorily?
3. Bring me folder Number 36.
4. How your business grows!
5. We regret our inability to serve you.
6. Come in to see us when you have an opportunity.
7. This note calls for interest at six per cent.
8. Please give this matter your immediate attention.

### KINDS OF SENTENCES AS TO FORM

According to form, sentences are of three kinds.

A **simple** sentence contains only one principal clause. A simple sentence contains only one subject and one predicate. Either of these elements may be compound, but that does not change the form of the sentence. A simple sentence makes only one assertion, as,

1. I write.
2. John is writing a letter.
3. Business is a profitable profession
4. The driver broke his arm.
5. Who called me?
6. Boys and girls study shorthand.
7. Men buy and sell.

A **complex** sentence contains one principal or independent clause and one or more dependent clauses. The principal clause expresses the main idea, while the dependent clause defines the idea contained in the principal clause; as,

1. The goods that you ordered have been shipped.
2. I shall pay you when I receive your bill.

A **compound** sentence contains two or more independent clauses each of which makes a complete statement; as,

1. John is our bookkeeper and Miss Green is our stenographer.
2. I must hurry or I shall be late.
3. The president left the office, but his secretary remained.

## ASSIGNMENT

Read and classify as to use and as to form the following sentences:

1. Mr. Jones has been very lenient with you in the payment of this note and it would be unfair to keep him waiting longer.
2. The eggs were not packed properly and many of them were broken.
3. Please send us your check to cover the principal, interest, and attorney's fees.

4. Thank you for your courteous note in answer to our recent inquiry.
5. We are delighted to learn that everything is satisfactory.
6. I was sorry not to see you when you called.

## PUNCTUATION ASSIGNMENT

Study carefully the punctuation of the sentences in this lesson and formulate rules to govern the punctuation of declarative, imperative, interrogative, and exclamatory sentences.

(For additional practice problems refer to "Applied Business English Exercises," Exercise No. 1.)

# LESSON II

## PARTS OF SPEECH

The words of the English language are divided, according to their use, into eight **parts of speech** as follows: *noun*, *pronoun*, *verb*, *adjective*, *adverb*, *preposition*, *conjunction*, *interjection*.

### THE NOUN

A **noun** is a word used as a name; as, *bank*, *cash*, *salesman*, *Monday*, *order*, *business*.

### THE PRONOUN

A **pronoun** is a word used in place of a noun; as, *I*, *he*, *she*, *it*, *you*, *they*, *who*, *which*, *etc.*

The word for which a pronoun stands is called the **antecedent** of the pronoun; as, The manager bought himself an automobile which he later gave to his salesman, who used it when canvassing his territory.

In the foregoing sentence point out all the pronouns. What words are used in place of the word "manager"? What is the antecedent of "who"? of "it"?

### THE VERB

A **verb** is a word with which we may make an assertion, ask a question, or express a wish or command; as, He *sells* boots and shoes. *Have* you *written* the letter? *Bring* me the check book.

The verb may not always be a single word, but is sometimes a group of words; as, We *are shipping* the goods today. Your order *has been received.*

Note that every sentence must contain a verb.

### THE ADJECTIVE

An **adjective** is a word that limits or describes the meaning of a noun or a pronoun; as, This was *a difficult* problem to solve. When *the* man entered, I was in my office *alone*. This was *a paying* investment.

### THE ADVERB

An **adverb** modifies the meaning of a verb, an adjective, or another adverb; as, If the goods are not delivered *soon*, I shall be obliged to cancel the order. (modifying a verb) The *very* bad condition of the shipment was due to the carrier. (modifying an adjective) The boxes have been packed *very carefully*. (modifying another adverb)

Adverbs usually answer the questions *how? why? when? where?* or *to what degree?*

### THE PREPOSITION

A **preposition** is a word that shows the relation between a noun or a pronoun and some other word in the sentence. It connects the noun or pronoun to that word; as, The letters are *on* the table. The stenographer sat *near* the dictator. She took the dictation *in* shorthand.

A preposition always requires after it a noun or a pronoun as its object. The preposition and its object constitute the **prepositional phrase.**

The prepositions in common use are: *above, after, among, at, before, below, beside, between, but, by, except, for, from, in, into, upon, of, on, over, to, under, up, with.*

### THE CONJUNCTION

A **conjunction** is a word used to connect words, phrases, or clauses; as, I bought these goods, *and* I

shall pay for them. He failed *because* he had no experience. You may go, *but* I shall remain.

### THE INTERJECTION

An **interjection** is a word of exclamation used to express an emotion; as, *Oh! hurrah! alas!* The interjection seldom has any grammatical relation to the rest of the sentence in which it is used; as, My! I have never seen Mr. Jones so excited.

### WORDS VARIOUSLY USED

The same word may belong to different parts of speech. The part of speech is always determined by the *use* of the word in the sentence; as,

**Noun.**—We shall meet on the *full* of the moon.
**Verb.**—The moon *fulls* on the 15th of the month.
**Adjective.**—A *full* house greeted the speaker.
**Adverb.**—"*Full* many a gem of purest ray serene."

### ASSIGNMENT.

Select five words that may be used as two or more parts of speech. Illustrate by writing the two words in sentences.

(Practice problems, "Applied Business English Exercises," Exercises Nos. 2 and 3.)

# LESSON III

## CLASSIFICATION OF NOUNS

Nouns are classified as **common** and **proper.**

A **common** noun is the name given to an object to denote the class to which it belongs; as, *house*, *city*, *month*, *bookkeeper.*

A **proper** noun is the name given to an object to distinguish it from others of the same class; as, *America*, *May*, *John Burroughs*, *Lord & Taylor* (taken as a unit).

Certain common nouns that name abstract qualities are sometimes called **abstract** nouns; as, *goodness*, *fear*, *courage*, *joy*, *strength.*

Nouns that name groups or classes of objects are called **collective** nouns; as, *family*, *class*, *crowd*, *regiment*, *company*, *assembly*, *congregation.*

Sometimes nouns that name an action are called **verbal** nouns. They are derived from verbs; as, *selling*, *advertising*, *dictating*, *buying.*

## ASSIGNMENT

Point out the nouns in the following sentences and name the class to which each belongs:

1. Shiploads of immigrants reach New York weekly.
2. The signing of the papers was delayed.
3. The growth of America's industries has been rapid.

4. The country's strength lies in her navy.
5. The Continental and Commercial National Bank is located in Chicago.

### CAPITALIZATION OF NOUNS

A proper noun should always begin with a capital letter. A noun usually proper becomes common when it ceases to distinguish its object from others of the same class; as, *John Milton*, was an English poet. He is the *Milton* of his age.

The word "Milton" in the second sentence is a common noun, as it may be applied to any one having the characteristics of Milton. Personal names, however, even when used as common nouns, still retain their capital letters.

A noun usually common becomes proper when it distinguishes its object from others of the same class, and when so used should begin with a capital letter; as, He made many good resolutions at the beginning of the *new year*. He usually made good resolutions on *New Year's Day*.

Common nouns are sometimes capitalized when they are personified; as, "When *Spring* smiles, we forget *Winter's* frown."

### NEWSPAPER STYLE

It is very difficult to give any definite rules for capitalization, when there is so much difference in the use of capitals by the various newspaper and other publishing houses. The tendency is, however, toward the use of fewer capital letters. Fewer capitals are used in business correspondence, newspapers, and magazines than in books. Study the following examples selected from daily newspapers:

| NEW YORK TIMES | CHICAGO TRIBUNE |
|---|---|
| 1. The President of the United States. | 1. The president of the United States. |
| 2. Wm. F. King, President of the Merchants' Association. | 2. Dr. James B. Angell, president of the University of Michigan. |
| 3. The President of the National Association. | 3. The senate and the house. |
| 4. The Governor of New York. | 4. The governor and legislature of Illinois. |
| 5. New York State Legislature. | 5. Circuit and Superior courts. |
| 6. The Senate and the House. | 6. The Republicans and Democrats of congress. |
| 7. The Democrats and the Republicans of Congress. | 7. International Harvester company. |
| 8. Civil Service Commission. | 8. The Masonic club of Yale university. |
| 9. Young Men's Republican Club. | 9. New York Avenue Presbyterian church. |
| 10. County Court; Grand Jury. | 10. Continental National bank. |
| 11. Metropolitan Railway Company. | 11. Cook County board. |
| 12. Grand Central Station. | 12. Seventy-ninth street and Lowe avenue. |
| 13. East Thirteenth Street and Westervelt Avenue. | 13. Russian-Japanese war. |
| 14. St. Michael's Protestant Episcopal Church. | 14. The Eighth ward. |
| 15. Spanish-American War. | 15. Wheeling and Lake Erie railroad. |

## ASSIGNMENT

Select from your local newspaper ten examples similar to the foregoing illustrations and bring them to the class for discussion.

(Practice Problems, "Applied Business English Exercises," Exercise No. 4.)

# LESSON IV

## CLASSIFICATION OF PRONOUNS

Pronouns are divided into four classes: *personal*, *relative*, *interrogative*, and *adjective*.

A **personal** pronoun represents the *speaker;* the person *spoken to;* or the person or thing *spoken of;* as, *I*, *you*, *he*, *she*, *it*, *we*, *they*.

A **relative** pronoun joins a dependent clause to a principal clause. The relative pronouns are: *who*, *which*, *that*, and *what*.

An **interrogative** pronoun is used in asking a question; as, *who? which? what?*

An **adjective** pronoun may be used either as a pronoun or as an adjective. The principal adjective pronouns are: *each*, *every*, *either*, *neither*, *many*, *several*, *any*, *all*, *few*, *both*, *this*, *that*, *these*, *another*, *some*, *something*, *nothing*.

Most of the words given as adjective pronouns may be used either as a pronoun or as an adjective, thus:

**Pronoun.**—*Some* fail because of laziness.

**Adjective.**—*Some* men fail because they are lazy.

## ASSIGNMENT

Study the pronouns in the following sentences. Which pronouns within themselves show whether they represent the speaker, the person spoken to, or the person or thing spoken of? Which join clauses? Point out the principal clauses; the dependent clauses. Which pronouns are used both as adjectives and as pronouns?

Name the antecedents of the pronouns. Why are pronouns used in these sentences?

1. Whose pencil is that?
2. We are writing him today.
3. Please write us soon about this.
4. We thank you for this business.
5. What is the cause of this delay.
6. The property in which you were interested has been sold.
7. We are mailing you a book that we believe is what you need.
8. Will you help us to get our work before the public by reading this notice at your next meeting?
9. I shall be glad to take ice from you as usual, and I will pay for it each month as before.
10. The interest on this note is due March 15 and we hope that the principal and interest will be paid at that time.

WHO, WHICH, THAT

"Who" usually refers to persons, but frequently to animals. "Which" and "that" refer to both persons and things. "Which" or "that" should be used when the antecedent refers to both persons and things.

"Who" or "which" should be used to introduce a *non-restrictive* clause; that is, a clause that adds a new thought.

"Who" and "which" in introducing clauses are equivalent to a conjunction and a personal pronoun.

"That" should be used to introduce a *restrictive clause;* that is, one that is necessary in order to make the meaning of the antecedent plain; as

The boys, { *who* / (and they) } were late, were punished. (All the boys were late.)

The boys *that* were late were punished. (Not all the boys were late.)

The buildings, { *which* / (and they) } burned, were insured. (All the buildings burned.)

The buildings *that* burned were insured. (Not all the buildings burned.)

Note.—(a) Good writers often use *who* and *which* in restrictive clauses, but nothing is often gained by it; it is a violation of rule that should neither be encouraged by the grammarian nor imitated by the student of composition.

(b) When a relative is needed immediately after a preposition, it must be *whom* or *which*, for *that* cannot be so used. In this case we must either use the objective form of *who* or *which* in a restrictive clause, or close the sentence with a preposition. Either is allowable; as, He is the man *that* I came *with*, or He is the man *with whom* I came.

(c) *Who* may sometimes be used in a restrictive clause to avoid the repetition of *that;* as, A woman *that* had a daughter who was very beautiful; or A woman *who* had a daughter *that* was very beautiful.—*Rigdon's Grammar of the English Sentence.*

Note.—In this matter [reserving *that* for clauses that restrict the meaning of the antecedent] the ear is a surer guide than any theory, and the ear often decides against the theory in question. There may be ears which prefer "that book that you spoke of" to "that book which you spoke of," but hardly any would prefer "that that you spoke of" to "that which you spoke of." No one would say "the house in *that* Holmes was born," and few would prefer "the house that Holmes was born in" to "the house in which Holmes was born."—*Hill's Beginnings of Rhetoric and Composition.*

## PUNCTUATION

In the foregoing illustrations you will notice that only the non-restrictive or explanatory clauses are set off by commas.

## ASSIGNMENT

Write and punctuate five sentences containing non-restrictive clauses introduced by either "who" or "which," and five sentences containing restrictive clauses introduced by "that."

(Practice Problems "Applied Business English Exercises," Exercise No. 5.)

# LESSON V

## VOCABULARY

If by business English is meant, as someone has defined it: "The art of using words so as to make men do things," then the student's chief task is the acquisition of a stock of words that are especially adapted to use in business. To be able to choose words that express the right meaning is an art that comparatively few beginners possess. Definiteness of expression is demanded of everyone, in whatever field of activity he may have chosen.

The effective business letter writer always adapts his words to his reader. His own trained common sense tells him what to say in each case, in order to assure interest and to command attention. The student's highest endeavor in the study of English should be to acquire ability to do what the efficient business man does in his correspondence.

The working vocabulary of the person of ordinary intelligence is about two thousand words. But of this number only a fraction is used in daily conversation. The ambitious student of business English will at once see that such a meagre vocabulary limits one's usefulness, that the ability to say what one means depends on a large vocabulary of English words. An extensive vocabulary can be acquired only by much study and practice, by reading all kinds of commercial, technical, and literary matter, and by consulting the dictionary for the meaning of all unfamiliar words.

The student should make it a point while in school to add a few new words to his vocabulary each day. Unusual words, however, are not the only ones that cause trouble to the beginner. Many mistakes are made in transcribing by confusing words that are similar in pronunciation. These mistakes are entirely inexcusable and result from one of two causes; ignorance or thoughtlessness. While many words are so similar in sound that it is often difficult, in taking rapid dictation, to tell which of the similar words was dictated, only *one* of those similar words will express the right meaning. It is the duty of the stenographer, therefore, to use the word that conveys the intended meaning. Words that are pronounced the same but are different in spelling and meaning (homonyms) cause more or less trouble to beginners. This class of words needs especial study.

Be sure that you thoroughly understand the meaning and use of every word in all your work. Look up all unfamiliar words in the dictionary and learn their meaning and application.

NOUNS

**Ability, capacity.**—*Ability* means the power to do; *capacity*, the power to receive and retain. Examples: He had unusual *capacity* for acquiring knowledge, but little *ability* to make use of it.

**Address, speech, talk.**—An *address* is formal and may be either written or spoken. A *speech* is less formal and is presumed to be spoken. An *address* or a *speech* is made by one person, generally on a special subject; a *talk* is informal and may comprise one topic or several. A *talk*, presupposes no preparation. Examples: The president delivered an *address* on "Education." He made a witty after-dinner *speech*. During our *talk* many subjects were discussed.

**Amateur, novice.**—An *amateur* is one who cultivates an art or a particular pursuit for his own personal gratification, not professionally. A *novice* is one that is inexperienced in any art or calling; he is merely a beginner. An *amateur* is one that has never been rated as a professional, although he may have shown extraordinary skill. Examples: Our best football players are *amateurs*. He is a *novice* at typewriting.

**Answer, reply.**—An *answer* is given to a question; a *reply* to an argument, statement, or accusation. A letter may be either an *answer* or a *reply*. Examples: The *answer* to your question will be found in my latest letter to you. The Senator paused for a *reply*.

**Audience, spectators.**—An *audience* is an assembly of hearers. *Spectators* are on-lookers. Examples: The speaker held the attention of his *audience*. The ball game was watched by thousands of *spectators*.

**Balance, remainder, rest.**—*Balance* is the difference between two sides of an account—the amount that is necessary to make one equal to the other. *Remainder* usually signifies the smaller part after the greater part has been taken. *Rest* signifies that which remains when any part, large or small, is removed. It is applicable to either persons or things. Examples: I have a small *balance* at the bank. We attended the convention in the morning, and the *rest* of the day was spent in sight-seeing. The bulk of the estate was left to the family; the *remainder* was divided among the nephews.

**Depot, station.**—"A *depot* is a place where stores and material are deposited for safe keeping. A *station* is a place where trains and passengers stand for each other."—*Richard Grant White*. Examples: The goods were hauled from the Illinois Central freight *depot*. The

train arrived at the Pennsylvania *station*. Study in your dictionary the various meanings of the words *depot* and *station*.

## ASSIGNMENT

Write two original sentences illustrating the correct use of each of the words discussed in this lesson.

(Practice Problems, "Applied Business English Exercises," Exercise No. 6.)

# LESSON VI

## VOCABULARY

### NOUNS

**Error, mistake, blunder.**—An *error* is any unintentional deviation from the standard of right. A *mistake* is an error of judgment. A *blunder* is committed through ignorance, heedlessness, or awkwardness. Examples: The stenographer made many *errors* in typing the letter. She made a *mistake* in transcribing her notes and *blundered* in copying the name and address incorrectly.

**Evidence, testimony.**—Evidence is that which furnishes proof; *testimony* is the sworn statement of witnesses intended to convince. Examples: The *testimony* in the case showed no *evidence* of the man's guilt.

**Lady, woman, gentleman, man.**—Avoid the use of *lady* and *gentleman* where *man* and *woman* will do.

Discrimination should be used in the words *lady* and *gentleman*. A real *gentleman* will not object to being called a *man*. "*Ladies and gentlemen*" is a form of salutation used in addressing an assembly; as, *Ladies and gentlemen:* I appeal to every *man* and *woman* in the audience to help us.

**Lunch, luncheon.**—*Lunch* is a verb. *Luncheon* is a noun. Examples: We *lunch* each day at 12:00 m. A *luncheon* was given for him at the City Club.

**Majority, plurality.**—*Majority* means more than half the number; *plurality* means a greater number. In an election a man has a *plurality* if he has more votes

than anyone else; he has a *majority* if he has more than half of the votes cast.

**Neglect, negligence.**—*Neglect* signifies the omission to do a thing that ought to be done. *Negligence* is the habit of neglecting. Examples: The switchman's *neglect* caused the wreck. The employee was dismissed on account of his *negligence*.

**Part, portion.**—A *part* is something less than the whole. A *portion* means a part allotted or assigned. Examples: I have only a *part* of the money. The father's *portion* was divided between his two sons.

**Party, person.**—Do not use *party* for *person* except in legal work. We speak of the *party* of the first *part*, the *party* of the second *part*, etc., but, "I know a *person* that will do the work."

**Pretense, pretension.**—A *pretense* is an attempt to conceal fact. A *pretension* is advanced to lay claim to that which is good. Examples: An absconder made a *pretense* of noble birth for the purpose of preying on the wealthy. In spite of his *pretensions* to honesty, the man did not secure the position.

**Principal, principle.**—*Principal* means chief; highest in rank; one who takes the lead. *Principle* means a fundamental or primary truth. We speak of the *principal* of the note; the *principal* of the firm or the school; the *principles* of law, of grammar, of shorthand. Examples: He paid the interest and part of the *principal*. The *principal* of our school told us to practice the *principle* of integrity.

**Progress, progression, advance, advancement.**—*Progress* and *progression* are general terms. *Progress* is a moving forward physically, mentally, or morally. It is usually used in its abstract meaning; as, *progress* of an idea; but it also has a physical meaning; as, the

*progress* of a ship, of a disease. *Progression* fixes the attention on an act of moving forward.

*Advance* and *Advancement* refer to movement toward a fixed goal. They direct attention to the end reached; while *progress* and *progression* fix the attention on the movement itself rather than on the end sought. *Advance* implies the possibility of retreat; *progress* is steady, sure. Examples: He is making *progress* in his work and his *advancement* to a higher position in the company is assured. Studious pupils are often promoted in *advance* of the idle. His whole life was devoted to the *advancement* of learning. This country is in a state of *progression*.

**Proposition, proposal.**—A *proposition* is presented for discussion; a *proposal*, for acceptance or rejection. Examples: A *proposition* for a bond issue was presented to the city council. He made her a *proposal* of marriage.

**Quantity, number.**—*Quantity* is measured by weight or size and is considered as a whole. *Number* refers to a collection of units. Examples: The Red Cross distributed a *quantity* of corn among a *number* of people.

**Requirement, requisite, requisition.**—A *requirement* refers to something demanded; a *requisite* is something that is indispensable; a *requisition* is an official demand, usually in writing. Examples: Ability to speak a modern language is one *requirement* for graduation from college. A thorough knowledge of English is one *requisite* of a good secretary. The government made a *requisition* for the surrender of the fugitive.

**Site, situation.**—A thing stands in a *situation* and rests upon a *site*. The *situation* of anything is its position in relation to its surroundings. Examples: A *site* has been selected for the warehouse. The *situation* of the house is charming and the *site* very healthful.

## ASSIGNMENT

Write two original sentences illustrating the correct use of each of the words discussed in this lesson.

(Practice Problems, "Applied Business English Exercises," Exercise No. 7.)

# LESSON VII

## NOUNS AND PRONOUNS FREQUENTLY MISUSED

| CORRECT | INCORRECT |
|---|---|
| **Acceptance—acceptation** | |
| The man's *acceptance* of the office. | The man's *acceptation* of the office. |
| (*Acceptation* refers to the meaning in which a word or expression is used; as, I use the word in its common *acceptation*.) | |
| **Both—the two** | |
| Send me *both* of them. | Send me *the two* of them. |
| **Combination—combine** | |
| A *combination* was formed. | A *combine* was formed. |
| (*Combine* in this sense is a colloquialism.) | |
| **Counsel—Council** | |
| The city *council* meets tonight. | The city *counsel* meets tonight. |
| (*Council* means a body of advisors.) | (*Counsel* means advice, or a person employed to give advice.) |
| **Either, neither—any one, no one.** | |
| Give the money to *any one* of the three boys. | Give the money to *either* of the three boys. |
| *No one* of the three boys came to work. | *Neither* of the three boys came to work. |
| (*Either* and *neither* refer to *two* persons or things. *Any one* and *no one* refer to more than two.) | |

**Examination—exam.**

Have you taken your *examination?*

Have you taken your *exam?*

**Great haste—great hurry**

He left in *great haste.*

He left in a *great hurry.*

**Home—house**

I am building a new *house.*

I am building a new *home.*

**Human being—human**

No *human being* could do that.

No *human* could do that. (*Human* is an adjective.)

**Increase of—raise in**

An *increase of* salary.

A *raise in* salary.

**In the evening—evenings**

I am working *in the evening* now.

I am working *evenings* now.

**Letter—communication**

Your *letter* of the fourth.

Your *communication* of the fourth.

**Middle—center**

The *middle* of the street.

The *center* of the street. (*Center* refers to a point.)

**New beginner—beginner**

I am a *beginner.*

I am a *new beginner.*

**Nobody else's—Nobody's else**

*Nobody else's* work is so difficult.

*Nobody's else* work is so difficult.

(In all such combinations *else* takes the possessive form.)

**Of no use—no use**

It is *of no use* to go now.

It is *no use* to go now. (*Of no use* means *useless.*)

**Postal card—Postal**

I received a *postal card* (or *postcard*) from you.

I received a *postal* from you. (*Postal* is an adjective.)

**Right—business**

He had no *right* to do that. He had no *business* to do that.

**The day before yesterday—day before yesterday**

I came *the day before yesterday*. I came *day before yesterday*.

**Those—the ones**

These machines are not as good as *those* I bought last year. These machines are not as good as *the ones* I bought last year.

**Way—ways**

It is a long *way* off. It is a long *ways* off.

(*Ways* is colloquial.)

**What—that**

He is the one *that* knows. He is the one *what* knows.

**Woman—female**

There were two *women* present. There were two *females* present.

**Your—your's**

The money is *yours*. The money is *your's*.

(Pronouns never take the apostrophe. *It's* as a contraction for *it is*, is correct.)

## ASSIGNMENT

Drill on the correct forms in the foregoing sentence until you have them definitely fixed in your mind.

(Practice Problems, "Applied Business English Exercises," Exercise No. 8.)

# LESSON VIII

## CLASSIFICATION OF VERBS

While verbs may be divided into a dozen or more classes, we shall consider only two classifications in this chapter.

### TRANSITIVE OR INTRANSITIVE

With respect to their relation to objects, verbs are either **transitive** or **intransitive.**

A **transitive** verb denotes an action or a feeling as passing over from the doer of the action to the object of it; as, The expressman *dropped* the box. The attorney *collected* the money.

An **intransitive** verb denotes action or being as pertaining wholly to its subject; as, Stocks *fell.* Business *ceased.* Conditions *are improving.*

Stated in another way, a transitive verb requires an **object** to complete its meaning; an intransitive verb does not.

### PRINCIPAL OR AUXILIARY

As to rank, verbs are either **principal** or **auxiliary.**

**Auxiliary** verbs are so called because they are used only as *helpers* in the formation of verb phrases. For instance, the auxiliary verb may denote a change in the manner of expression, or a change in the time expressed by the principal verb.

The principal auxiliary verbs are:

| | | | |
|---|---|---|---|
| shall | were | could | ought |
| will | do | may | must |
| am | does | might | has |
| be | did | should | have |
| was | can | would | had |

## ASSIGNMENT

In the following sentences point out the verbs and tell whether they are transitive or intransitive. Next point out the principal verbs and tell in what way they are affected by the auxiliaries.

1. The clerk opens the mail each morning.
2. The mail was opened when the employer arrived.
3. Brokers buy and sell stocks and bonds for their clients.
4. Please send me your latest catalogue.
5. I shall send you the catalogue as soon as it comes from the press.
6. Selling prices increase as costs advance.
7. Our selling prices must be increased as our manufacturing costs are continually advancing.
8. If you care to give us a discount of 25 per cent, we shall retain the merchandise and remit for it immediately; otherwise we shall return it to you.
9. We do not wish to be unreasonable, but we feel confident that you will see the justice of our position.
10. We have taken the matter up with the freight agent here and he says that any action that you may care to take will be much more effective than his efforts from this end.

(Practice Problems, "Applied Business English Exercises," Exercise No. 9.)

# LESSON IX

## THE INFINITIVE

With respect to their relation to subject, verbs are either **finite** or **infinite.** The choice of the subject or predicate pronoun always depends on whether the verb is finite or infinite. The application will be clearly shown in the chapter on **case.**

**Finite** verbs *assert* while **infinite** verbs (infinite and participle) only *assume* action or being.

Finite verbs always change their form to agree with the person and number of the subject; as, I *write.* He *writes.* The merchant *buys* at the lowest price. Merchants *buy* at the lowest price.

Infinitives and participles (infinite verbs) retain the same form regardless of the person and number of the subject; as, I like *to write.* He likes *to write.* The note is *to be* paid at maturity. The notes are *to be* paid at maturity.

The infinitive may usually be known by the sign "*to,*" although the sign is sometimes omitted; as, We are pleased *to say* that your order has been filled. We should like *to see* this shipment (*to*) *go* forward immediately.

Participles usually may be recognized by their endings; as, We are *filling* your order today. Your order *was filled* yesterday. Participles having irregular endings will be discussed in a later chapter.

While infinitives and participles primarily are *verbs* they are often used as *nouns, adjectives, or adverbs;* as,

**Infinitives and Participles used as Nouns**

1. *To err* is human.
2. *Erring* is human.
3. *To live* is *to die*.
4. *Living* is *dying*.
5. She likes *to read*.

**Infinitives and Participles used as Adjectives**

1. Every effort *to save* him failed.
2. The ring *being formed*, two or three rode toward the horses.
3. He seems well *informed*.
4. School is *to be closed* during the holidays.

**Infinitives and Participles used as Adverbs**

1. He works *to live*.
2. He went *to work*.
3. The waves came *dashing* onward.
4. The boys came *marching* home.

PARTICIPIAL NOUNS AND ADJECTIVES

When participles do not express any idea of *time*, they lose their verbal nature and become nouns or adjectives; as, "*Reading*, *writing*, and grammar are taught in the public schools." "The *sparkling*, *dancing*, *purling* rivulet is a tireless, incessant worker."

Participles may be: Present; as, *writing*, *singing*. Past; as, *written*, *sung*. Perfect, as, *having written*, *having been written*.

ASSIGNMENT

In the following sentences point out all the verbs and tell whether they are finite verbs, infinitives, or participles:

1. The entire day was spent in dictating letters.
2. The young woman taking dictation is secretary to the president.
3. Disappointed at the delay, the manager wrote him a sharp letter.

4. Using the typewriter is easier for some than for others.
5. If you are unable to supply all of these books this time, please send those you have in stock and let us know when you think you may be able to send the rest of the order.

### EXPRESSIONS TO AVOID

Avoid the use of such sentences; as, "*Hoping* to hear from you." "*Trusting* to see you soon." "*Thanking* you for your attention."

### ASSIGNMENT

Express the foregoing sentences in correct English.

(Practice Problems, "Applied Business English Exercises," Exercise No. 10.)

# LESSON X

## VOCABULARY

### VERBS

**Accept, except.**—*Accept* means to receive something offered. *Except* means to leave out, to exclude. Examples: I shall *accept* all the goods *except* those that are damaged.

**Affect, effect.**—*Affect* means either to pretend, or to influence. *Effect* means to accomplish, to bring about. As a noun it signifies the consequence or result. Examples: Climate *affects* one's health. He *affected* illness. He *effected* an entrance to the building. The *effect* ceases with the cause.

**Aggravate, irritate.**—*Aggravate* means to increase, to intensify. *Irritate* means to excite anger, to provoke. Examples: His insolence *irritates* me. The prisoner *aggravated* his offence by violence.

**Allude, refer.**—*Allude* means to have reference to something indirectly. *Refer* directs the attention to something directly. Examples: The speaker *referred* to the great war and *alluded* to some of his experiences in it.

**Bound, determined.**—*Bound* is correctly used in the sense of fulfilling an obligation; as, He is *bound* to do his duty. In the sense of *determine*, however, *bound* should not be used. *Determine* means to resolve; as, I am *determined* to go.

**Buy, purchase.**—*Buy* means to acquire at a price.

*Purchase* implies a transaction of greater importance than the word *buy*. Examples: I shall *buy* a dozen oranges. He *purchased* a steam yacht.

**Carry, bring.**—We say *carry* when we wish to move an object *from* the place we are in; if to move it *to* the place we are in, *bring* is used. *Carry* means the conveying of an object by physical strength. A messenger *carries* a letter, and *brings* an answer. *Fetch* is used in the same sense as *bring*; as, A messenger will *fetch* the package.

**Commence, begin, inaugurate.**—*Commence* and *begin* are identical in meaning; but *commence* is more formal. *Inaugurate* means to induct into office with ceremony, or to make a formal beginning of some great movement. Examples: The president was *inaugurated* on the fourth of March. The letter "A" *begins* every alphabet. He *commenced* a lawsuit to settle the matter.

**Confirm, corroborate.**—*Confirm* means to make certain. *Corroborate* means to make more certain, to establish. Evidence in a court proceeding is *corroborated* by testimony; it is *confirmed* by the facts. Examples: The witness *corroborated* the statements of the defendant. The defendant's acts prior to the robbery *confirm* his innocence.

**Convene, convoke.**—To *convene* means to come together; to *convoke*, to call together. Examples: The king *convoked* Parliament. Congress *convened* at Washington March 4.

**Discriminate, distinguish.**—*Discriminate* means to mark as different; *distinguish*, to perceive a difference. Examples: It was so dark that we could not *distinguish* one from another. It is not easy to *discriminate* between these two men.

**Hope, expect, anticipate.**—One *hopes* for that which

he desires; he *expects* that which be believes will happen; and he sometimes *anticipates* what he expects. Examples: I *hope* to see my friend next week. I *expect* him, for he wrote that he would come. I am *anticipating* a pleasant visit with him.

**Locate, settle.**—*Locate* means to search for, to find the position of anything; to *settle*, to fix firmly. Examples: The firemen finally *located* the fire. Their differences were *settled* by mutual consent.

**Migrate, emigrate, immigrate.**—*Migrate* signifies to change one's dwelling-place, usually for short periods only, and applies to people, birds, and animals. *Emigrate* and *immigrate* apply only to persons, and signify a permanent change of residence. Examples: People *emigrate* from the country they leave and *immigrate* to the country where they take up their abode. Many birds *migrate* in autumn to a warmer climate.

**Prescribe, proscribe.**—*Prescribe* signifies to set or lay down authoritatively for direction; to give as a rule of conduct. *Proscribe* means to denounce and condemn. Examples: The physician *prescribes* for his patient. Sylla and Marius *proscribed* each other's adherents.

**Present, introduce.**—We are *introduced* to our equals and *presented* to our superiors. I *introduce* my friends to each other. An envoy may be *presented* to the king. "Introduce the younger to the older, the person of lower position to the person of the higher, the gentleman to the lady."—*White.*

**Purpose, propose.**—I *purpose* to do that which lies in my own mind and which I have decided or determined to do immediately. What I *propose* is usually offered or stated to others. I may *propose* to myself, however, that which is more or less remote; that which requires planning and deliberation, and on which my mind is

not clearly made up. Examples: I *purpose* to write a letter this morning. I *propose* to write a book next year. What do you *purpose* to do this morning? What do you *propose* that I shall do this morning?

**Remember, recollect.**—We *remember* when an idea recurs to the mind without effort; we *recollect* only by effort. Examples: I *remember* the story generally, but do not *recollect* the details of it.

**Seem, appear.**—Things *appear* to the senses. They *seem* to the judgment. Examples: The house *appears* to be well built. "It *seems* that the Turkish power is on the decline."—*Webster's Dictionary.*

"For the soul is dead that slumbers,
And things are not what they *seem*."

**Transpire, occur, take place.**—*Transpire* signifies to escape from secrecy. "*Occur* is equivalent to happenings to a person, or to falling undesignedly in his way. It is said, not only of events, but of ideas or thoughts which suggest themselves."—*Smith.* Things *take place* by arrangement. Examples: It has *transpired* that the enterprise was not a success. The thought did not *occur* to me. A battle may either *occur* or *take place.* Accidents *occur.* Weddings *take place.*

## ASSIGNMENT

Write two original sentences illustrating the correct use of each of the words discussed in this lesson.

(Practice Problems, "Applied Business English Exercises," Exercises, Nos. 11 and 12.)

# LESSON XI

## VERBS FREQUENTLY MISUSED

| CORRECT | INCORRECT |
|---|---|
| **Allowed—thought** | |
| I *thought* he would go. | I *allowed* he would go. |
| (*Allow* for *think* and *allowed* for *thought* are vulgarisms.) | |
| **Am going—intend—calculate** | |
| I *intend* to study English. | I *am going* to study English, or I *calculate* to study English. |
| **Appreciate—increase in value** | |
| The stock will *increase in value.* | The stock will *appreciate.* |
| **Be back—come back** | |
| I shall *come* back soon. | I shall *be back* soon. |
| (*Back* signifies direction toward the starting point.) | |
| **Beg to say—would say** | |
| I *would* say, etc. | I *beg* to say, or *beg* to state. |
| **Beg to remain—remain** | |
| I *remain* Yours truly. | I *beg to remain* Yours truly. |
| **Back—direct** | |
| *Direct* the letter for me. | *Back* the letter for me. |
| (*Back* is a provincialism.) | |
| **Blame it on—accuses** | |
| He *accuses* me. | He *blames it on* me. |
| **Can help—is necessary** | |
| Do not make any more noise than *is necessary.* | Do not make any more noise than you *can help.* |

**Carry—keep**

We do not *keep* these goods in stock. We do not *carry* these goods in stock.

**Incommode—discommode**

I fear I shall *incommode* you. I fear I shall *discommode* you.

(*Discommode* is obsolete.)

**Do not remember—disremember**

I do not *remember* the incident. I *disremember* the incident.

**Finish—get through**

When I have *finished* my work I intend to take a vacation. When I get *through* with my work I *calculate* to take a vacation.

**Took fire—got on fire**

This building *took fire*. This building *got on fire*.

**Prepared—got**

My mother *prepared* supper. My mother *got* supper.

**Was graduated at—graduated from**

I was *graduated* at Yale. I *graduated from* Yale.

**Avoid—help**

I could not *avoid* crying. I could not *help* crying.

**Let—leave**

*Let* him be. *Leave* him be.

**Lend—loan**

Money to *lend*. Money to *loan*.

(*Loan* is a noun. *Lend* a verb.)

**Appeared—put in an appearance**

He *appeared*. He *put in an appearance*.

**Might have—might of**

He *might have* known better. He *might of* known better.

**Confessed—owned**

The man *confessed* that he was in the wrong.

The man *owned* that he was wrong.

**Passed—past**

He *passed* me at half *past* nine.

He *past* me at half *passed* nine.

(*Passed* is a verb. *Past* is an adjective.)

**Informed—posted**

He is well-*informed*.

He is well-*posted*.

(People are *informed*. Books are *posted*.)

**Bear—stand**

I could not *bear* the pain.

I could not *stand* the pain.

**Say—state**

I wish to *say* that we cannot accept.

I wish to *state* that we cannot accept your prices.

(To *state* a thing is to present it in a concise, formal way. A lawyer *states* his case to the court.)

**Suspected—suspicioned**

The man was *suspected* of the crime.

The man was *suspicioned* of the crime.

(*Suspicion* is a noun.)

**Be seated—take a seat**

Please *be seated*.

Please *take a seat*.

**Rest—take it easy**

I intend to *rest* tomorrow.

I intend to *take it easy* tomorrow.

**Open or begin—takes up**

School *opens* or *begins* at nine.

School *takes up* at nine.

**Mistook—took**

I *mistook* him for the manager.

I *took* him for the manager.

**Try to—try and**

I shall *try to* see you tomorrow.

I shall *try and* see you tomorrow.

(The infinitive *to see* is required in this case.)

**Seems—would seem**

It *seems* to me.

It *would seem* to me.

**Appeal to—work on**

They *appealed* to his sympathy.

They tried to *work on* his sympathy.

**May be assured—you bet**

You *may be assured* I shall be there.

You *bet* I shall be there.

ASSIGNMENT

Drill on the correct forms in the foregoing sentences until you have them definitely fixed in your mind.

(Practice Problems, "Applied Business English Exercises," Exercise No. 13.)

# LESSON XII

## CLASSIFICATION OF ADJECTIVES

We have learned that an adjective is a word that in any way describes, limits or defines an idea represented by a noun or a pronoun. Adjectives may be divided into two main classes: **descriptive** and **definitive.**

**Descriptive** or **qualifying** adjectives describe or name some quality of the object represented by the noun or pronoun; as, *high* prices; *sweet* apples; *large* buildings.

When verbs or participles are used as adjectives they are referred to as **verbal** or **participial** adjectives; as, *increasing* costs; *defeated* candidates.

**Definitive** or **limiting** adjectives point out or denote the number or quantity of objects represented by the noun or pronoun; as, *this* paper; *that* pencil; *an* apple; *two* dollars; *second* mortgage; *many* people.

### SUBCLASSES

Descriptive adjectives are either **common** or **proper;** as, *Common* law; *eighth* chapter; *cultured* people; *American* people.

Note.—A proper adjective should, of course, begin with a capital letter.

Definitive adjectives are also divided into three subclasses: **numerals, pronominals,** and **articles.**

**Numeral adjectives** point out by denoting the number of objects represented by the nouns, either definitely or indefinitely, as, *two*, *second*, *two-fold*, *few*, *many*, etc.

**Pronominal adjectives** are those that may be used as pronouns; as, *this*, *that*, *these*, *those*, *each*, *every*, *all*, *any*, *which*, *what*, etc.

The words *a*, *an*, and *the* are **articles.** *The* points out definitely, and *a* and *an* point out indefinitely.

USE OF "A" AND "AN"

*A* should be used before words beginning with a *consonant* sound, and *an* before words beginning with a *vowel* sound; as, *a* boy, *a* hat, *an* apple, *an* eye.

A great deal has been written about the use of *an* before words beginning with the aspirate *h* when the accent is on the second syllable, but the weight of authority tends to the use of *a* in such words, unless the *h* is silent; as, *a* historical event, *a* heroic deed, *an* honorable man, *an* honest man.

*A* is sometimes used before a word beginning with a vowel; as, *a* universal truth, *a* one-sided question. Note that these words begin with the same sound as occurs in "youth" and "wonder."

OMISSION OF THE ARTICLE

Sentences are frequently incorrectly interpreted owing to the omission of the article after the conjunction. Note the difference in the following sentences: *A black and white horse. A black and a white horse.*

COMPOUND ADJECTIVES

When two different parts of speech are used to express one adjectival idea, they should be joined with a hyphen; as *sixty-day* settlement, *long-distance* telephone, *first-class* securities.

In the study of the adjective it is important to remember that adjectives always "belong" to some noun or pronoun. They may be used as direct modifiers or

they may be used as predicate adjectives; as, *The first* mortgage matures in *three* years. The *successful* man is to be *emulated.* This man is *successful.*

## ASSIGNMENT

In the following letter select all the adjectives and name the nouns or pronouns described or defined. What adjectives are derived from verbs? Does the letter contain any predicate adjectives? Why are the hyphens used in the words "half-tone" and "deep-etching"? Is there any difference in the use of the word "half-tone" in the first paragraph and the same word in the second paragraph?

Gentlemen:

As an advertiser, you are no doubt always looking for half-tones having unusual printing qualities. You will agree that the value of your advertising space depends to a degree on the attractiveness of the illustration.

We manufacture half-tone engravings by a patent process that combines great printing depth with sharpness and clearness of impression, and is almost "fool-proof" when placed in the printers' hands.

The prices for our cuts are no higher than those charged for shallow or poor printing plates.

We invite you to examine the current numbers of the "American Magazine" and "Review of Reviews," which fairly show the results to be expected from our plates on super paper. An examination of the "Century Magazine" or the "St. Nicholas" will give you a very good idea of how our plates print on coated stock.

I enclose a pamphlet describing our deep-etching process.

Yours very truly,

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 14, 15, 16 and 17.)

# LESSON XIII

## VOCABULARY

### ADJECTIVES

**Apt, likely, liable.**—*Apt* suggests a natural tendency; *likely*, a probable event; *liable*, an unfavorable possibility. Examples: Miss Jones is an *apt* stenographer. An industrious young man is *likely* to succeed. An endorser of a note is *liable* for its payment.

**Childish, childlike, puerile.**—*Childish* means puerile, weak; *childlike*, simple, innocent, like a child. *Childish* is used in an unfavorable sense when applied to mature individuals, but in its true meaning when it refers to those to whom it properly belongs.

*Puerile* is used in the same sense as *childish* except that it seldom has any other than the unfavorable meaning of trifling or weak. Examples: His actions were *puerile*. The witness gave a *childish* answer to the lawyer's question. Her *childlike* simplicity was apparent in everything she did.

**Continuous, continual.**—*Continuous* means without pause or interruption; *continual* implies frequent interruption with as frequent recurrence. Examples: A bookkeeper's work demands the *continuous* use of arithmetic. The *continual* beating of the waves eventually destroyed the sea wall.

**Credible, creditable, probable, plausible.**—*Credible* implies that which seems reasonable or believable; *creditable*, whatever merits approbation. *Probable* refers to that which is likely to happen; *plausible*, to that

which is pleasing to the ear but not to the judgment. Examples: He read a *credible* report which was very *creditably* written. His excuse sounded *plausible* but it did not satisfy the teacher. It is dark and a storm seems *probable*.

**Desirous, anxious.**—*Desirous* means eager to accomplish; *anxious* carries the same meaning but implies the pain of disappointment of fulfillment of a desire. Avoid the use of *anxious* when *desirous* is intended. Examples: We are *desirous* of continuing to fill your orders but we are *anxious* to know the exact date on which we may expect a settlement of your account.

**Excellent, grand, splendid.**—*Excellent* means to surpass all others of its kind in quality. *Grand* implies excellence with added greatness or vastness. *Splendid* implies something brilliant, shiny, gorgeous. Examples: That is an *excellent* idea. The *Grand* Canyon is in Arizona. He lives in *splendid* isolation.

**Exceptional, exceptionable.**—*Exceptional* means uncommon, out of the ordinary; *exceptionable*, liable to exception, objectionable. Examples: New York has *exceptional* advantages for foreign commerce. There is only one *exceptionable* thing in your entire report.

**Frightful, dreadful, awful.**—The first two of these words imply a feeling of fear. The student should study their meanings given in a dictionary. *Awful* is not used of things that are merely annoying. It should be used only when describing something that strikes awe in one, as, the *awful* presence of death. The loose practice of using these words to describe the less forceful feelings, and the adverbs formed from them, should be avoided by the student. Examples: The *frightful* explosion drove everyone from the building. Words can-

not describe the *awful* hours of agony that he suffered through that *dreadful* night of peril.

**Mad, angry.**—Do not use *mad* when you mean *angry*. One is *angry* when he suffers a sharp, violent heat of passion or rage, however brief. Examples: He is *mad* if he loses his senses and becomes insane. His *mad* utterances made everyone *angry* who heard him.

**Mutual, common, reciprocal.**—*Mutual* means interchangeable. *Common* implies the same or equal claims to anything by two or more persons. *Reciprocal* refers to an act or movement that is met by a corresponding act or movement. Examples: The two men entered into partnership for their *mutual* benefit. It is a *common* fault of typists to transpose certain letter combinations. Canada and the United States should agree to a *reciprocal* reduction of the tariff on several commodities.

**Pitiable, pitiful, piteous.**—The first two words may be used to refer to anything that deserves pity, *pitiable* being used for that which is brought before the senses, and *pitiful*, for that which is an object of thought. *Piteous* is used to describe something that excites emotion. Examples: The injured man was in a *pitiable* condition and frequently uttered *piteous* cries for relief They told a *pitiful* account of the accident.

**Possible, practicable, practical, feasible.**—Whatever is within the power of one to do, is *possible*. That which may be achieved by available means is *practicable*. Those things that can be turned to definite use are *practical*. *Feasible* implies both the physical and human plans or designs. Examples: It is *possible* for him to audit the books in a week, but it is not *practicable*. His *practical* knowledge of engineering enabled him to draft a *feasible* plan for remodeling the harbor.

**Sincere, candid, frank.**—*Sincere* refers to one's feel-

ings being in accord with his word or act. One is *sincere* whose speech and actions are in accord with his ideals and belief. A *candid* person has no prejudices. His statements are true to fact and are fair and just to all parties. One who is *frank* is unconstrained and fearless in his expression of the truth. The statement of the truth is not always pleasant and agreeable. When one begins a statement with such expressions as, "To be perfectly frank," "To be candid with you," it is safe to assume that something disagreeable to the listener is to follow. Examples: He was so *candid* in his views of the issues of the campaign that all felt that he was *sincere*. I must be *frank* and tell you that there is no chance of promotion in our organization.

**Social, sociable.**—*Social* implies the ability to live together in groups; *sociable* refers to manner and behavior. Examples: The employees held a *social* gathering in honor of the president of the company, who was very *sociable* to all.

**Sure, certain.**—Our feelings make us *sure;* our judgment makes us *certain*. These two words are often used interchangeably, but the discrimination given in the first sentence above should always be taken into account before using either. Examples: The proof of his innocence was so *sure* that his acquittal was *certain*.

**Surprised, astonished, amazed, astounded, appalled.**—*Astonished* refers to the emotions; *amazed* implies also *bewildered*. *Surprised* refers to things that are less startling in character. *Surprised* and *amazed* may refer to things that are pleasing or painful. *Appalled* and *astounded* are used only in the sense of implied fear. Examples: I was *amazed* at the darkness of the day, but I was not *astounded*. I am *surprised* at your conduct. The sudden drop of the market *astonished* me.

ADJECTIVES FREQUENTLY MISUSED

| CORRECT | INCORRECT |
|---|---|
| He received two thousand dollars *a year* or *per annum*. | He received two thousand dollars *per year*. |
| The accident occurred on *December 25*. | The accident occurred on *December 25th*. |
| I have a *severe* cold. | I have a *bad* cold. |
| I have a *brand* new hat. | I have a *bran* new hat. |
| He made *many* errors. | He made *lots* of errors. |
| He is an *all-round* athlete. | He is an *all-around* athlete. |
| The work is *all right*. | The work is *alright*. |
| The *foregoing* sentence is incorrect. | The *above* sentence is incorrect. |
| The book is *of no use* to me. | The book is *no use* to me. |
| He has been *delirious* all day. | He has been *out of his head* all day. |
| He is *not feeling well*. | He is *very much out of fix*. |
| He is a *worthless* man. | He is a *good-for-nothing* man. |
| My hand is *swollen*. (*Swelled* is a verb. | My hand is *swelled*. *Swollen* is an adjective.) |

## ASSIGNMENT

Write two original sentences illustrating the correct use of each word discussed in this lesson.

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 18 and 19.)

# LESSON XIV

## CLASSIFICATION OF ADVERBS

In a preceding lesson we learned that adjectives "belong" to nouns and pronouns.

Adverbs always modify in some way the meaning of verbs, adjectives or other adverbs. Adverbs usually answer the questions *when? where? how? why? how much? how little?* or *to what extent?*

As to meaning, adverbs may be divided into numerous classes but the most common classification is as follows:

**Adverbs of time:** *now, soon, always, never, then.*

**Adverbs of place:** *there, here, everywhere, far, down.*

**Adverbs of manner:** *well, badly, certainly, sweetly, so.*

**Adverbs of cause:** *why, wherefore, therefore.*

**Adverbs of degree:** *almost, very, quite, too, exceedingly.*

**Adverbs of affirmation or negation:** *yes, no, not, aye, nay.*

**Adverbs of concession:** *as, indeed, however, nevertheless.*

**Interrogative adverbs:** *how, whence, where.*

### SIMPLE AND CONJUNCTIVE ADVERBS

Some adverbs are used only as modifiers. In addition to their function as modifiers, other adverbs serve as connectives between dependent and independent clauses. This gives rise to the terms **simple** and **conjunctive** adverbs; as, We shall be obliged to increase our prices *considerably*, within the next thirty days. Please telephone us *to-morrow* saying *when* we may expect you to call. It is needless to go into details, *because*

in our letter of May 16 we explained *definitely* just *how* transactions of this kind are to be handled.

### ADJECTIVE, NOUN, AND ADVERBIAL CLAUSES

We have now learned that subordinate or dependent clauses may be introduced by *relative pronouns* or by *conjunctive adverbs*.

Clauses introduced by relative pronouns usually perform the function of a noun or of an adjective, and are therefore known as noun or adjective clauses. Adverbial clauses are usually introduced by conjunctive adverbs; as,

1. *That the business was failing* was evident. (Noun clause, used as subject.)
2. The usual rule is *that the interest must be paid annually*. (Noun clause used as predicate noun or predicate complement.)
3. We are delighted to learn *that everything has been satisfactory*. (Noun clause used as object of transitive verb "learn.")
4. We shall appreciate any suggestions *that you may be able to make*. (Adjective clause modifying the noun "suggestions.")
5. The policy, *which is slightly different in form*, is the one I would recommend. (Adjective clause modifying the noun "policy.")
6. We shall notify you *when shipment is made*. (Adverbial clause modifying the verb "notify.")
7. Discouraged *because his first attempt failed*, he declined to go on with the undertaking. (Adverbial clause modifying the adjective "discouraged.")

## ASSIGNMENT

Write original sentences illustrating each of the foregoing constructions.

### ADJECTIVE OR ADVERB

One of the commonest errors made by stenographers and by students of composition is in using the adjective

where the adverb is required. These errors may be eliminated if the student will keep in mind

1. That adjectives modify only nouns and pronouns.
2. That adverbs modify verbs, adjectives, and other adverbs.
3. That the predicate *adjective* follows such verbs as *feels*, *tastes*, *looks*, *sounds*, *blows*, etc., when these words *do not express action.*

ILLUSTRATIONS

| Adjectives | Adverbs |
|---|---|
| 1. The wood feels *smooth.* | He feels his way *carefully.* |
| 2. Candy tastes *sweet.* | Birds sing *sweetly.* |
| 3. The man looks *happy.* | He looked *intently* at the picture. |
| 4. The music sounds *sweet.* | The physician sounded the patient's lungs *thoroughly.* |
| 5. The wind blows *cold.* | The wind blew *violently.* |
| 6. The judge's decision was *favorable* to the defendant. | The judge decided *favorably* for the defendant. |

## ASSIGNMENT

In the following sentences, which of the italicized words are correct and why?

1. The man breathes (*free-freely*).
2. He seems so (*free-freely*) in his manner of speech.
3. The wire is (*heavy-heavily*) galvanized.
4. The rubber stretches (*even-evenly*).
5. The knot should be tied (*tight-tightly*).
6. The knot was (*tightly-tight*) drawn.

ADVERBS FREQUENTLY MISUSED

| CORRECT | INCORRECT |
|---|---|
| I do my studying *at night.* | I do my studying *after night.* |
| The two men *nearly* fought, but the officer kept them apart. | The two men *almost* fought, but the officer kept them apart. |
| I *very much fear* that it will rain. | I *am awfully afraid* that it will rain. |

| | |
|---|---|
| I could not find him *anywhere*. | I could not find him *any place*. |
| I shall go *anyway*. | I shall go *anyhow*. |
| He walked *back and forth* to school. | He walked *backwards and forwards* to school. |
| He pushed the board in *endwise*. | He pushed the board in *endways*. |
| He comes *frequently* or *occasionally*. | He comes *every now and then*. |
| Look *forward*, not *backward*. | Look *forwards*, not *backwards*. |
| He was so ill that he *almost* died. | He was so ill that he *nearly* died. |
| The man was shot through the head and *almost* killed. | The man was shot through the head and *nearly* killed. |

(A man may be *nearly* killed and yet not hurt.)

| | |
|---|---|
| The boy ran *hurriedly* down the street. | The boy ran *pell-mell* down the street. |

(For one boy to run *pell-mell* is like the soldier who said he surrounded the enemy and made them prisoners.)

| | |
|---|---|
| Yours *respectfully*. | Yours *respectively*. |
| I *respectfully* make application for the position. | I *respectively* make application for the position. |
| I *respectfully* decline the attempt. | I *respectively* decline the attempt. |
| John, Harry, and James are eight, ten, and twelve years of age *respectively*. | John, Harry, and James are eight, ten, and twelve years of age *respectfully*. |
| I *hardly* ever go to the theatre. | I *scarcely* ever go to the theater. |

(*Scarcely* relates to quantity or measure, while *hardly* relates to degree.)

| | |
|---|---|
| I saw him sometime *ago*. | I saw him sometime *since*. |

| | |
|---|---|
| He is *somewhat* better today. | He is *some* better today. |
| I would *rather* play than eat. | I would *sooner* play than eat. |
| I have never seen *so large* a rose. | I have never seen *such a large* rose. |

## ASSIGNMENT

Drill on the correct forms in the foregoing sentences until you have them definitely fixed in your mind.

(Practice Problems, "Applied Business English Exercises." Exercises Nos. 20 and 21.)

# LESSON XV

## CLASSIFICATION OF PREPOSITIONS

Prepositions are classified according to their form into **simple, complex,** and **compound prepositions;** as, *to*, *to the extent of*, *from above*.

### OBJECT

The **object** of a preposition is always a noun or pronoun, or some expression so used; as I go to *school*. He ran by *me*. He came from *on high*. He never thinks of *studying* his lesson. He came from *under the bridge*. We have been thinking about *who will win* the contest.

### ANTECEDENT

The word that the prepositional phrase limits is called the **antecedent** of the preposition. It may be a noun, a pronoun, a verb, an adjective, or an adverb; as, Send me six *tons* of coal. *He* of the blue had lost an arm. Suffer little children to *come* unto me. He was *white* with rage. I have read the book *sufficiently* for my purpose.

The following are the prepositions most commonly used:

| | | | |
|---|---|---|---|
| about | amid | before | beyond |
| above | amidst | behind | but (except) |
| aboard | among | below | by |
| across | amongst | beneath | concerning |
| after | around | beside | down |
| against | athwart | between | during |
| along | at | betwixt | ere |

| | | | |
|---|---|---|---|
| except | on | till | unto |
| for | over | to | up |
| from | past | toward | upon |
| in | round | under | with |
| into | through | underneath | within |
| of | throughout | until | without |

SPECIAL WORDS REQUIRING SPECIAL PREPOSITIONS

Nothing is of more importance in connection with the study of the preposition than to note that certain words require special prepositions, the preposition depending on the meaning to be expressed.

acquit of
abhorrence of
adapted to (a thing)
adapted for (by nature)
adapted from (an author)
absolve from (a crime)
accord with (a person)
affinity between
agree with (a person)
agree to (a proposal)
agree upon (a course)
appropriate to (ourselves)
appropriate for (a charity)
appropriate from (an author)
attend to (listen)
attend upon (wait)
bestow upon (persons)
bestow in (places)
bathe in (sea)
bathe for (cleanliness)
bathe with (water)
comply with
conform to (in conformity with or to)
convenient to (a person)
convenient for (a purpose)
conversant with
correspond to or with (a thing)
correspond with (a person)
confer on (give to)
confer with (talk to)
confide in (place confidence in)
confide to (entrust to)
dependent on (but independent of)
derogatory to
differ from or with (in opinion)
differ from (in likeness)
disappointed of (what we cannot get)
disappointed in (what we have got)
employed at (a stipulated salary)
employed in, on, or upon (a work or business)
employ for (a purpose)
enter into (agreements)
enter upon (duties)
enter in (a record)
enter at (a given point)
exception from (a rule)
exception to (a statement)
familiarize to (scenes)
familiarize with (a business)
martyr for (a cause)

martyr to (a disease)
need of or for
part from (friend)
part with (money)
profit by
reconcile to (friend)
reconcile with (condition)
taste of (food)
a taste for (art)
thirst for or after (knowledge)

REDUNDANT PREPOSITIONS

Do not use prepositions that are not needed; as, Where are you going *to?* Where are you *at?* I cannot help *from* admiring him.

PREPOSITIONS FREQUENTLY MISUSED

| CORRECT | INCORRECT |
|---|---|
| I shall see you sometime *within* the week. | I shall see you *during* the the week. |
| I do not *approve* his conduct. | I do not *approve of* his conduct. |
| Are you *angry* with me? | Are you *angry at* me? |
| He fell *from* the bridge *into* the water. | He fell *from off* the bridge *in* the water. |

(*Into* signifies motion from without to within. It is correct, however, to say "He fell in love.")

| | |
|---|---|
| He entered the room accompanied *by* his father. | He entered the room accompanied *with* his father. |
| The banquet was followed *by* a dance. | The banquet was followed *with* a dance. |
| I shall be glad to *accept* your hospitality. | I shall be glad to *accept of* your hospitality. |
| He boasted *of* his great learning. | He boasted *about* his great learning. |
| The water ran *over all* the street. | The water ran *all over* the street. |
| He cut the stick *in two.* | He cut the stick *into.* |
| Get *on* the train. | Get *on to* the train. |

(While the words *on to* and *onto* have been used by some recent writers, they should be avoided.)

We shall call *on* you in the near future.
We shall call *upon* you in the near future.

We shall depend *on* you to do the work.
We shall depend *upon* you to do the work.

He put his hat *upon* his head.
He put his hat *on* his head.

(*Upon* implies superposition.)

He died *of* smallpox.
He died *with* the smallpox.

Divide the money *among* the three boys.
Divide the money *between* the three boys.

(*Between* expresses relation between two objects.)

## ASSIGNMENT

In the following letter name the prepositions, their objects, and their antecedents:

Dear Sir:

A well-known financier once said:

"If I were out of work and had $20.00 in my pocket, I should spend $15.00 of it for a new suit, and then I should look for a job."

This is one way of illustrating the fact that a certain pride in your personal appearance is not necessarily an indication of vanity; it is an indication of good business sense and judgment. The most successful men are usually those who pay considerable attention to matters of dress, to the quality of fabric, to the fit and style of the clothes they wear.

Clothes may not make the man, but they do make an impression on those with whom you wish to do business, or to whom you wish to appear in the most favorable light. That is exactly what one of our Made-to-Order suits will do for you.

Let us prove this to you. Let us fit you with a new suit or overcoat.

Very truly yours,

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 22, 23, and 24.)

# LESSON XVI

## CLASSIFICATION OF CONJUNCTIONS

Up to this time we have studied three types of connectives: **relative pronouns, conjunctive adverbs,** and **prepositions,** all of which are used to show relation or to connect words in sentences of unequal rank. We have noted also that conjunctive adverbs have a modifying nature.

Conjunctions differ from other connectives in that they have no modifying force. Conjunctions are of two kinds, **coordinate** and **subordinate.**

### COORDINATE CONJUNCTIONS

A **coordinate** conjunction expresses relation between words, phrases, and sentences of the same kind or of equal *rank;* as, We *buy* and *sell stocks* and *bonds.* We try *to buy* and *to sell* at the right time. *Your account is past due* but *we have not received payment.*

The principal coordinate conjunctions are:

| | | | |
|---|---|---|---|
| and | first | notwithstanding | so |
| so | secondly | however | so that |
| but | moreover | therefore | so then |
| either—or | now | wherefore | nevertheless |
| neither | well | hence | either |
| also | else | whence | neither—nor |
| likewise | otherwise | consequently | or |
| as well as | still | nor | besides |
| not only—but | yet | accordingly | whether—or |
| partly | further | thus | both—and |

A **subordinate** conjunction expresses relation between sentences of *unequal rank; Prices are higher* than *they were last year. You may return the books* if *they are not satisfactory*. Or stated another way, "If the books are not satisfactory, you may return them." (Note the punctuation.)

The principal subordinate conjunctions are:

| | | | |
|---|---|---|---|
| notwithstanding | while | that | as |
| albeit | whether—or | than | although |
| in order that | until | unless | because |
| lest | as soon as | whether | except |
| in case that | supposing | so that | for |
| on condition that | otherwise | whereas | if |
| ere | since | after | inasmuch as |
| till | though | before | provided |

### CONJUNCTIONS OR ADVERBS

The words *as* and *since* in the sense of "because," and *while* in the sense of "though," are conjunctions. When denoting time, *as* is an adverb, *while* is a noun, or an adverb, and *since* is an adverb or a preposition.

#### ILLUSTRATIONS

It has been a long time *since* we received an order from you. (Adverb)

*As* (*or since*) you have failed to pay interest, we cannot renew your mortgage. (Conjunction)

We have heard nothing from him *since* yesterday. (Preposition)

Mr. Jones called *while* you were at luncheon. (Adverb)

*While* the man may be honest, we do not feel that he is entitled to unlimited credit. (Conjunction)

### CORRELATIVE CONJUNCTIONS

Many conjunctions are used in pairs and are called **correlative** conjunctions or correlatives; as, *either-or*, *neither-nor*, *both-and*, *not only-but also*.

Some conjunctions commonly misused:

| CORRECT | INCORRECT |
|---|---|
| I shall go *provided* I am not too busy. | I shall go *providing* I am not too busy. |

(*Provided* is a conjunction and means "if," while *providing* is a participle.)

| | |
|---|---|
| She blushes; *therefore* she is guilty. | She blushes; *therefor* she is guilty. |

(*Therefore* signifies for that or this reason; consequently.

*Therefor* signifies for that, for this, for it; as, I shall do the work *provided* I be paid *therefor*.)

| | |
|---|---|
| Neither this *nor* that is correct. | Neither this *or* that is correct. |

(The proper correlatives are *neither—nor* and *either—or*.)

| | |
|---|---|
| I do not write *so* fast as I once did. | I do not write *as* fast as I once did. |

(Do not use *as* in a declarative sentence when preceded by a negative word. *As* is correctly used only in *level* comparisons.)

| | |
|---|---|
| Not *that* I know. | Not *as* I know. |
| You look *as if* you had been in the rain. | You look *like* you had been in the rain. |
| See *whether* it is raining. | See *if* it is raining. |
| It looks *as if* it had been raining. | It looks *as though* it had been raining. |
| I do not deny *that* he is right. | I do not deny *but that* he is right. |

(*But* is superfluous when used interrogatively or negatively after verbs like "doubt," "deny," and "question.")

| | |
|---|---|
| This typewriter is better *than* that one. | This typewriter is better *then* that one. |

(*Then* is an adverb and always carries with it the idea of time, while *than* is a conjunction.)

## ASSIGNMENT

Point out the conjunctions in the following letter:

Dear Sir:

To be able to understand and converse in a language other than English is not only an accomplishment to be proud of, but also a necessity. It is needless to point out to the professional or business man the advantages of knowing French, German, or Spanish.

If you are contemplating a trip to Europe, and wish to study a foreign language, our courses will appeal to you. You can study any modern language at home with our New Language course. It is by far the simplest, most complete, and most thorough ever offered.

Try our free demonstration. If you are then satisfied that it will teach you the language you wish to learn, you may either pay for it in monthly payments, if desired, or you may return the course at our expense.

Catalogue and terms on request.

Very truly yours,

## PUNCTUATION ASSIGNMENT

Study carefully the punctuation of the foregoing letter.

Why is the comma used before the conjunction "but" in the first sentence?

Justify the use of the comma after the word "German."

Why is the comma used after the word Europe in the second paragraph? After the words "simplest" and "complete" in the same paragraph?

Compare the use of the comma after the word "German" in the first paragraph and the word "complete" in the second paragraph.

Explain the use of the commas in the third paragraph.

(Practice Problems, "Applied Business English Exercises," Exercise No. 25.)

# LESSON XVII

## MODIFICATION—INFLECTION

The change in the form of the parts of speech to indicate a change in their meaning or use is called *modification* (inflection).

### MODIFICATION OF NOUNS AND PRONOUNS

Nouns and pronouns undergo a change in form, expressed or implied, according to the meaning or use in which they are employed. The modifications of nouns and pronouns are for *number*, *person*, *gender*, and *case*.

### NUMBER

**Number** is that modification of the noun or pronoun that denotes whether one or more than one object is meant; as, *boy*, *boys; man*, *men*, *I*, *we; he* or *she*, *they*.

### RULES FOR FORMING PLURAL OF NOUNS

1. Most nouns form their plurals by adding *s* or *es* to the singular form; as, *book*, *books; table*, *tables; fox*, *foxes; church*, *churches*.

2. Nouns ending in *y* preceded by a consonant form their plurals by dropping *y* and adding *ies;* as, *lady*, *ladies; city*, *cities*.

3. Nouns ending in *y* preceded by a vowel add *s* only; as, *boy*, *boys; monkey*, *monkeys*.

4. Nouns ending in *o* preceded by a vowel add *s* only; as, *folio*, *folios; cameo*, *cameos*.

5. Nouns ending in *o* preceded by a consonant usually add *s*, but sometimes *es;* as, *piano*, *pianos; potato*, *potatoes*.

6. Some nouns ending in *f* or *fe* drop the *f* and add *ves;* others are regular; as, *self, selves; knife, knives; gulf, gulfs.*

7. Letters, marks, and signs form their plurals by adding an apostrophe and *s;* as, 2*'s*, *x's; t's.*

8. Compound nouns pluralize the base; as, *step-son, step-sons; brother-in-law, brothers-in-law.*

Note.—Compounds of "man" form their plurals by changing "man" to "men." This rule does not include "Mussulman," "German," "cayman," and "talisman," as they are not compounds of "man."

The nouns "spoonful," "cupful," etc., form their plurals by adding *s,* as in the case of "pint," "quart," etc Note that to add *s* to "spoon" and "cup" would give to the words different meanings.

9. Complex nouns sometimes pluralize the title and sometimes the name. The following forms are correct:

| SINGULAR | PLURAL |
|---|---|
| Mr. Foote | Messrs. Foote, or The two Mr. Footes |
| Dr. Green | Drs. Green, or The two Dr. Greens |
| Miss White | Misses White, or The two Miss Whites |

12. A great many nouns form their plurals irregularly; as *mouse, mice; man, men.*

13. Some nouns have double plurals; as,

brick { bricks (individuals) / brick (collective) }

brother { brothers (by blood) / brethren (of same society) }

14. Some nouns and pronouns have the same form in both numbers; as,

| | | |
|---|---|---|
| who | corps | perch |
| which | gross | species |
| what | grouse | swine |
| that | moose | vermin |
| deer | series | pains (care—usually singular) |
| amends | sheep | politics (usually singular) |
| links (in golf) | salmon | odds |

15. When used with numerals, the following nouns

usually have the same form in both numbers; otherwise they add *s*:

| | |
|---|---|
| couple | yoke |
| dozen | hundred |
| pair | thousand |
| score | cannon |

16. The following nouns are always singular:

| | | | |
|---|---|---|---|
| milk | measles (disease) | means (instrument) | acoustics |
| news | molasses | civics | mathematics |
| goodness | grammar | economics | ethics |
| gallows | music | phonetics | statistics (science) |

Note.—The names of other sciences ending in *ics* also come under this ruling.

Note.—"Athletics," "calisthenics," "gymnastics," are more frequently plural than singular, because each is commonly understood to include several sports or exercises.—*Hill.*

17. The following nouns are always plural:

| | | |
|---|---|---|
| ashes | proceeds | suds |
| tidings | pincers | riches |
| billiards | tweezers | nuptials |
| wages | tongs | paraphernalia |
| assets | bellows | victuals |
| bitters | scissors | greens |
| vitals | shears | oats |
| cattle | hose | matins |
| eaves | trousers | statistics (facts) |
| thanks | clothes | means (income) |
| mumps | breeches | goods (property) |
| manners | draughts | alms (originally singular) |
| archives | dregs | measles (larvae) |

## ASSIGNMENT

Write sentences in which the following words are used as subject nouns: *politics*, *pair*, *news*, *statistics*, *ashes*, *proceeds*, *scissors*, *oats*, *goods*, *measles*.

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 26, 27, and 28.)

# LESSON XVIII

## NUMBER (Continued)

### FOREIGN NOUNS

Many nouns of foreign origin have been introduced into the English language. Some of them have been given English plurals, others still retain their foreign plurals. The student should learn the meaning and application of each word in the following list, as well as all the different forms:

| SINGULAR | FOREIGN PLURAL | ENGLISH PLURAL |
|---|---|---|
| alumnus (masc.) | alumni | |
| alumna (fem.) | alumnae | |
| arena | arenae | arenas |
| fibula | fibulae | |
| formula | formulae | formulas |
| larva | larvae | larvas |
| nebula | nebulae | |
| vertebra | vertebrae | |
| dogma | dogmata | dogmas |
| amanuensis | amanuenses | |
| analysis | analyses | |
| antithesis | antitheses | |
| axis | axes | |
| basis | bases | |
| crisis | crises | |
| ellipsis | ellipses | |
| hypothesis | hypotheses | |
| metamorphosis | metamorphoses | |
| oasis | oases | |
| thesis | theses | |
| parenthesis | parentheses | |
| synopsis | synopses | |
| synthesis | syntheses | |

| SINGULAR | FOREIGN PLURAL | ENGLISH PLURAL |
|---|---|---|
| focus | foci | focuses |
| fungus | fungi | funguses |
| hippopotamus | hippopotami | hippopotamuses |
| radius | radii | radiuses |
| nucleus | nuceli | nucleuses |
| prospectus | | prospectuses |
| stimulus | stimuli | |
| terminus | termini | |
| criterion | criteria | criterions |
| desideratum | desiderata | |
| erratum | errata | |
| gymnasium | gymnasia | gymnasiums |
| medium | media | mediums |
| memorandum | memoranda | memorandums |
| phenomenon | phenomena | |
| rostrum | rostra | rostrums |
| stratum | strata | stratums |
| index | indices | indexes |
| vortex | vortices | vortexes |
| matrix | matrices | |
| bandit | banditti | bandits |
| beau | beaux | beaus |
| cherub | cherubim | cherubs |
| madame | mesdames | |
| monsieur | messieurs | |
| Mr. | Messrs. | |
| seraph | seraphim | seraphs |
| stamen | stamina | stamens |

## ASSIGNMENT

Write original sentences for the following words: *alumni*, *amanuensis*, *analyses*, *theses*, *errata*, *media*, *stratum*, *matrix*, *indices*, *indexes*.

(Practice Problems "Applied Business English Exercises," Exercise No. 29.)

# LESSON XIX

## PERSON AND GENDER

### PERSON

**Person** is that modification of the noun or pronoun that denotes *the speaker*, *the person spoken to*, or *the person or thing spoken of*.

1. The **first person** denotes the person speaking; as, *I* am here. I, *John*, am here.

2. The **second person** denotes the person spoken to; as, *You* may go. *John*, you may go.

3. The **third person** denotes the person or thing spoken of; as, *She* may go. *He* may go. *John* may go.

Note that the person of the noun *John* is indicated by its use in the sentence, and that the person of the pronoun is indicated by a change in form.

### GENDER

**Gender** is that modification of a noun or pronoun that denotes the sex of the object named.

The **masculine gender** denotes the male sex; as, *man*, *actor*, *Mr. Smith*, *he*, *him*.

The **feminine gender** denotes the female sex; as, *woman*, *actress*, *Miss Jones*, *she*, *her*.

The **common gender** denotes either sex; as, *children*, *parent*, *persons*, *they*, *us*.

The **neuter gender** denotes want of sex; as, *tree*, *box*, *home*, *street*, *it*, *them*.

Do not confuse *gender* with *sex*. Remember that sex

is a characteristic belonging to *some objects*, and that gender is a modification belonging to all *nouns* and *pronouns*.

### WAYS OF DISTINGUISHING GENDER

Nouns distinguish the sex of the objects they represent in three ways:

1. By different words:

| MASCULINE | FEMININE | MASCULINE | FEMININE |
|---|---|---|---|
| man | woman | sir | madam |
| father | mother | gander | goose |
| uncle | aunt | brother | sister |

2. By prefixes and suffixes:

| MASCULINE | FEMININE |
|---|---|
| man-servant | maid-servant |
| he-goat | she-goat |
| salesman | saleswoman |

3. By different endings:

| MASCULINE | FEMININE | MASCULINE | FEMININE |
|---|---|---|---|
| actor | actress | prince | princess |
| host | hostess | lion | lioness |
| executor | executrix | hero | heroine |

### FORM IN "ESS"

While it is correct, grammatically, to form the feminine gender by the addition of *ess*, the tendency is to use the words "author," "doctor," "poet," "editor," "instructor," and a few others to denote persons of *either* sex.

### GENDER OF PERSONIFIED NOUNS

We often consider the names of animals and personified objects as masculine or feminine without regard to sex, according to the characteristics that the animals or objects are supposed to possess; as, The lion shook the

cage with *his* roars. The cat placed *her* paw upon the mouse. The sun shone in all *his* glory. The moon unveil'd *her* peerless light. The ship lost *her* rudder.

When a singular subject is used to imply persons of both sexes we use the masculine gender; as, Everybody presented *his* ticket at the door.

Note.—The absence of a personal pronoun of common gender in English makes it difficult to observe this rule where both sexes are involved. *Any one*, *everybody*, etc., may be used for either man or woman; but *he* is masculine, *she* feminine. Hence the difficulty in such sentences as this: "Every boy and girl paid.....dime cheerfully." What pronoun shall be used before "dime"? Not *his*, because that excludes the girls; nor *her*, because that excludes the boys. The strict logical construction demands both, *his or her*. But this is cumbersome and sounds awkward. The plural pronoun is used in such sentences by many good speakers and writers: "Every boy and girl paid *their* dime."—*Allen's School Grammar of the English Language.*

### GENDER OF COLLECTIVE NOUNS

A collective noun is in the neuter gender unless the individuals composing it are meant; as, The jury returned *its* verdict after midnight.

### AGREEMENT WITH ANTECEDENT

A pronoun agrees with its antecedent in person, number and gender; as, Many a *man* looks back on the days of *his* youth with melancholy regret.

## ASSIGNMENT

Write five sentences showing the agreement of the pronoun with its antecedent.

(Practice Problems. "Applied Business English Exercises," Exercises Nos. 30 and 31.)

# LESSON XX

## CASE

**Case** is that modification of a noun or pronoun that denotes its relation in sense to other words in the sentence.

There are three cases: the **nominative,** the **objective,** and the **possessive.**

### NOMINATIVE CASE

A noun or pronoun used as the subject or complement of a finite verb is in the **nominative** case; as, The *shipment* reached us yesterday. *We* have received your bill. *It* is *I*. *Who* was *she?*

### OBJECTIVE CASE

A noun or pronoun used as the object of a transitive verb or of a preposition is in the **objective** case; as, This man has bought *coal* from *us* for four years. The manager found *me* at my *desk*. We saw *him* give the book to *her*. *Whom* do you see?

### POSSESSIVE CASE

A noun or pronoun used as a possessive modifier is in the **possessive** case; as, The *clerk's* error caused us much trouble. *His* employer is a kind man.

### COMPLEMENT

A **complement** is any word that completes the meaning of an incomplete verb. A noun, pronoun, or adjective that completes the meaning of a copulative verb (any form of the verb "to be") is called the **predicate**

**complement.** A noun or pronoun that completes the meaning of a transitive verb is called the **objective complement.** A noun or adjective that denotes the result of the verb's action upon the direct object of the verb is called the **resultant** or **factitive complement.**

ILLUSTRATIONS

**Predicate or Attributive Complements**
- Mr. Jones is *president.* (noun)
- It is *I.* (pronoun)
- *Who* is it? (interrogative pronoun)
- The wind is *cold.* (adjective)

**Object or Objective Complements**
- Columbus discovered *America.* (noun)
- No aid could reach *him.* (pronoun)

**Resultant or Factitive Complements**
- They made Victoria *queen.* (noun)
- They painted the fence *green.* (adjective)

INDIRECT OBJECT

Note.—In the sentence, "They made Victoria queen," "Victoria" is not the object of "made," but of the whole verb-notion "made queen" (crowned); or, in other words, "They crowned Victoria." Both "Victoria" and "queen" are in the objective case.

The verbs *ask*, *give*, *teach*, and a few others, are sometimes followed by two objects; as, I asked (of) *him* his *name.* I give (to) *him* a book. I teach (to) *him shorthand. Him* in the foregoing sentences is sometimes termed the **indirect object,** but it is better to parse such words as the object of the preposition understood.

SUBJECT OF INFINITIVE

The **subject of an infinitive** is in the objective case when it is not also the subject of the finite verb on which the infinitive depends; as, *She* wants to learn. She wants *me* to learn. In the first sentence *she* is the subject of both the finite verb *wants* and the infinitive

*to learn;* hence it is in the nominative case. In the second sentence *she* is the subject of the finite verb *wants* and is in the nominative case. *Me* is the subject of the infinitive, and is in the objective case.

### CASE OF COMPLEMENT

The complement of a copulative verb is always in the same case as the subject, except when the subject of a copulative participle is *possessive;* in that case the complement is *nominative.*

Note.—The nominative and the objective case of nouns and of the pronouns *it*, *you*, *that*, *which* and *what*, are indicated by their use in the sentence and not by their form, as will be seen by the following declension.

### DECLENSION

**Declension** is the arrangement of nouns and pronouns to show their various modifications. Most pronouns are inflected to show difference of *number* and *case*, and those of the third person to show difference of *gender.*

### DECLENSION OF THE PERSONAL PRONOUNS

**First Person Forms**

| | SINGULAR | PLURAL |
|---|---|---|
| *Nom.* | I | we |
| *Poss.* | my, mine | our, ours |
| *Obj.* | me | us |

**Second Person Forms**

| | | |
|---|---|---|
| *Nom.* | thou | ye, you |
| *Poss.* | thy, thine | your, yours |
| *Obj.* | thee | you |

**Third Person Forms**

| | Masc. | Fem. | Neut. | |
|---|---|---|---|---|
| *Nom.* | he | she | it | they |
| *Poss.* | his | her, hers | its | their, theirs |
| *Obj.* | him | her | it | them |

Note.—The forms *mine*, *thine*, *ours*, *yours*, *theirs*, and sometimes *his* and *hers*, though possessive in form, have come to be used only in the nominative and objective cases. They are in reality substitutes for a noun and its possessive modifier. This book is *mine*. *Yours* is larger. Do you like this hat of *mine?—Maxwell's Grammar.*

### COMPOUND PERSONAL PRONOUNS

**Compound personals** are formed by the addition of "self" or "selves," and are declined as follows:

**First Person Forms**

| | SINGULAR | PLURAL |
|---|---|---|
| *Nom.* and *Obj.* | myself | ourselves |

**Second Person Forms**

| | | |
|---|---|---|
| *Nom.* and *Obj.* | thyself, yourself | yourselves |

**Third Person Forms**

| | Masc. | Fem. | Neut. | |
|---|---|---|---|---|
| *Nom.* and *Obj.* | himself | herself | itself | themselves |

### DECLENSION OF THE RELATIVE PRONOUNS

**Simple Relative Forms**

| *Nominative* | *Possessive* | *Objective* |
|---|---|---|
| who | whose | whom |

**Compound Relative Forms**

| | | |
|---|---|---|
| whoever | | whomever |
| whosoever | whosesoever | whomsoever |

### DECLENSION OF NOUNS

| | SINGULAR | PLURAL |
|---|---|---|
| *Nom.* and *Obj.* | boy | boys |
| *Possessive* | boy's | boys' |

Note.—Observe that only *personal pronouns* have two number forms, and that no distinction is made for gender except in the personal pronouns, third person, singular number.

The **adjective pronouns** are not declined, as most of them have but one form.

*One* and its compounds—*other*, *another*, *either*, and *neither*—have possessive forms; as, *One's* business, *Another's* work. *One* also has a plural, *ones*. *None* is usually singular, but is sometimes used with a plural verb; as, *None* of us *were* old enough.

*Each*, *either*, and *neither* are always singular; as, *Each* of the boys *is* decorated with a medal. *Either* of them *is* all right. *Neither* of the children *wishes* to go.

## ASSIGNMENT

1. Write a sentence containing a noun and one containing a pronoun in the *nominative case*.
2. Write a sentence containing a noun and one containing a pronoun in the *objective case*.
3. Write a sentence containing a noun and one containing a pronoun in the *possessive case*.
4. Write a sentence containing a noun, one containing a pronoun, and one containing an adjective used as a *predicate complement*.
5. Write a sentence containing a noun and one containing a pronoun used as an *objective complement*.
6. Write a sentence containing a noun and one containing an adjective used as a *resultant complement*.

(Practice Problems. "Applied Business English Exercises," Exercise No. 32.)

# LESSON XXI

## CASE (Continued)

### NOMINATIVE CASE CONSTRUCTIONS

A noun or pronoun may be in the **nominative case,** as:

1. Subject of the finite verb:
   *John* and *I* study English.
2. Complement of the finite verb:
   He is a *musician*. It is *I*.
3. Subject of infinitive:
   *Mr. Smith* is to be speaker of the house.
   *He* is to be speaker of the house.
4. Complement of the infinitive whose subject is nominative:
   Mr. Smith is to be *speaker* of the house.
   I was thought to be *he*.
5. Complement of the copulative participle whose subject is possessive:
   His being *judge* should not excuse him.
   Its being *he* should make no difference.
6. In apposition:
   Jones, the *banker*, was elected president.

### OBJECTIVE CASE CONSTRUCTIONS

A noun or pronoun may be in the **objective case** as:

1. Object of transitive verb:
   Columbus discovered *America*.
   We could not reach *him*.
2. Object of preposition:
   Send us four tons of *coal*.
   Please order from *us*.
3. Subject of infinitive:
   I wished the *man* to leave me.
   I wished *him* to leave me.

4. Complement of infinitive whose subject is objective:
   I thought him to be a *man*.
   They thought him to be *me*.
5. In apposition:
   We saw Smith, the *president*.
6. Object of a participle:
   They came bringing their *children* with them.
   I was afraid of confusing *him*.

### POSSESSIVE CASE CONSTRUCTIONS

A noun or pronoun may be in the **possessive case,** as:

1. Limiting a noun of the same signification:
   He bought the book at *Brentano's* the *bookseller's*.
2. Limiting a noun of different signification:
   *Henry's* book. *His* book.
3. Subject of a participial noun in a dependent construction:
   *His* coming was anticipated.
   The *man's* being a judge should not excuse him.

### RULES FOR FORMING POSSESSIVE CASE OF NOUNS

1. To form the possessive singular of nouns, add the apostrophe and *s*. There is some authority for dropping the *s* in a few long words where the additional *s* would produce a disagreeable sound. Some of our best writers, however, make no exception to the rule. Study the following illustrations carefully:

1. She was wearing a *boy's* coat.
2. She is doing a *man's* work.
3. He bought a *lady's* coat.
4. I was presented with a *deer's* horns.
5. He rested at the close of a *day's* march.
6. The money represented a *year's* interest.
7. I was detained on account of *James's* illness.
8. He should remain for *politeness'* sake.
9. We were amazed at *Judge Landis's* decision.
10. This was before *Demosthenes'* death.

Note.—The thought in the tenth sentence might be more elegantly expressed by saying, "The death of Demosthenes."

Although the preposition "of" is frequently used in place of the apostrophe and *s* to express possession, it sometimes happens that, to avoid ambiguity, both are used in the same sentence; as, This *sketch of my son's* pleased me. (Preferably, *my son's sketch.*) The expression, "This sketch of my son," may have two meanings. What are they?

2. To form the possessive plural of nouns ending in *s*, add the apostrophe only. To those not ending in *s*, add the apostrophe and *s*, except when singular and plural forms are alike; as,

1. We sell *boys'* and *girls'* shoes.
2. The *Ladies'* Home Journal.
3. We sell *men's* clothing.
4. The Young *Women's* Christian Association.
5. The room was hung with *deers'* horns.
6. He owed me two *years'* interest.
7. He owed me four *weeks'* wages.
8. Draw on me at three *days'* sight.

3. When two or more nouns are used together, implying common possession, the apostrophe should be added to the last word only; when, however, the names imply separate possession, the apostrophe should be added to both names; as,

1. We handle *Moore & Evans's* wares.
2. We visited *Lyon & Healy's* music store.
3. Is that a *man's* or a *woman's* watch?
4. I read *Whittier's* and *Longfellow's* poems.

4. In compound nouns the apostrophe should be added to the last name; as, My *brother-in-law's* residence. My *brothers-in-law's* residences.

5. A noun is in the possessive case before a participial noun; as, I insist on the *student's* studying his lesson thoroughly.

## ASSIGNMENT

Write original sentences using *pronouns* to illustrate each of the fifteen case constructions.

Insert the necessary apostrophes in the following sentences:

1. We have not yet received the childs corduroy coat ordered Jan. 10.
2. Send us five dozen pair of lumbermens gloves.
3. The meeting will be held in the womens building.
4. We hold the express companys receipt.
5. We enclose shippers export declarations.
6. The work will be completed in three days time.
7. Our terms are thirty days.
8. Send your remittance to the secretary of the Executives Club.
9. Are you a member of the students organization?
10. Get the advantage of one half a centurys experience in the business.

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 33 and 34.)

# LESSON XXII

## MODIFICATION OF ADJECTIVES AND ADVERBS

### COMPARISON OF ADJECTIVES

Most adjectives are inflected or modified to express different degrees of quality. This modification is called **comparison.**

### DEGREES OF COMPARISON

Adjectives may express three degrees of quality: the **positive,** the **comparative,** and the **superlative.** The positive degree expresses the simple quality, and is used when the object modified by the adjective is not compared with any other. The comparative degree denotes a higher or lower degree of quality than is expressed by the positive, and is used when two objects are compared. The superlative denotes the highest or lowest degree of quality, and is used when more than two objects are compared.

### METHODS OF COMPARISON

The comparative degree is formed by adding *r* or *er* to the positive form or by prefixing *more* or *less*. The superlative degree is formed by adding *st* or *est* to the positive form or by prefixing *most* or *least*. Some adjectives are compared *irregularly*.

| POSITIVE | COMPARATIVE | SUPERLATIVE |
|---|---|---|
| tall | taller | tallest |
| beautiful | more beautiful | most beautiful |
| frightful | less frightful | least frightful |
| little | less | least |
| good or well | better | best |
| bad, evil or ill | worse | worst |

### COMPARISON OF ADVERBS

A few adverbs admit of comparison; as, *well*, *better*, *best*; *badly* or *ill*, *worse*, *worst*; *fast*, *faster*, *fastest*.

### ABSOLUTE ADJECTIVES AND ADVERBS

Adjectives and adverbs that are **absolute** in meaning should not be compared. A few of these are:

| | | |
|---|---|---|
| absolutely | gratuitous | sound |
| circular | human | spotless |
| conclusive—ly | immaculate | square |
| continual—ly | impossible | stationary |
| dead | incredible | sufficient |
| decisive | incurable | supreme |
| empty | infinite | typical |
| eternal | lawful | unanimous |
| exclusive—ly | omnipotent | unique |
| extreme | perfect | universal—ly |
| faultless | perpendicular | unparalleled |
| full | perpetual | unprecedented |
| fundamental | right | void |

Note.—Remember to use the *comparative* degree when comparing two persons or things, the *superlative* when comparing three or more.

### "OTHER" IN COMPARISON

In making comparisons with adjectives in the positive or comparative degree, the word "other" should be inserted to prevent one of the terms compared from including the other; as, No *other* boy in the class is

so witty as John. John is wittier than any *other* boy in the class.

### DOUBLE COMPARISON

Avoid double comparisons; as, *more clearer*, *more happier*, *most unkindest*, *more preferable*, etc.

### POSITION OF ADVERBS

The adverb should always be placed as near to the word that it modifies as possible, or in such position as to make the meaning perfectly clear; for example, "I do not think I shall go" should read "I think I shall not go."

### THE SPLIT INFINITIVE

The question whether an adverb or an adverbial phrase should be placed between "to" and the infinitive has been much discussed.

Although usage is to a certain extent divided, writers who are of the highest authority on questions of this kind either do not employ the construction in question at all, or employ it very sparingly.—*Adams Sherman Hill.*

The following sentences are correct:

1. I told him *not to go.*
2. The salesman was asked *to return immediately.*
3. He moved *to postpone* the subject *indefinitely.*

### ASSIGNMENT

Compare the following adjectives and adverbs:

| | |
|---|---|
| easy | usefully |
| easily | far |
| anxious | preferable |
| anxiously | perpendicular |
| useful | full |

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 35, 36, 37, and 38.)

# LESSON XXIII

## MODIFICATION OF VERBS—VOICE AND MODE

Verbs are inflected or modified in form to indicate **voice, mode, tense, person,** and **number.**

### VOICE

**Voice** is that modification of the verb that shows whether the subject acts or is acted upon. There are two voices, **active** and **passive.**

#### ACTIVE VOICE

The **active voice** is that form of the verb that represents the subject as acting; as, Whittier *wrote* 'Snow-bound.' He *accomplished* his task.

#### PASSIVE VOICE

The **passive voice** is that form of the verb that represents the subject as being acted upon; as, 'Snow-bound' *was written* by Whittier. The task *was accomplished* by him.

Only transitive verbs are modified to indicate voice. Intransitive verbs are always active; as, Birds *fly*. Do not confuse the passive form of the verb with a participle used as a predicate complement; as, The page *was written* (not printed). The man *was accomplished.*

Notice that "written" and "accomplished" in the foregoing sentences are *adjectives* belonging to their subjects.

## MODE

Mode is that modification of a verb that indicates the manner in which a verb makes an assertion. Three modes of the verb are used: The **indicative,** the **subjunctive,** and the **imperative.** In only a few instances is the mode of a verb indicated by a change in the form of the verb. Its importance as a modification of the verb centers around the use of the subjunctive in which these few separate forms are used. The prevailing tendency is to use the indicative rather than the subjunctive, and today the subjunctive is disappearing from English usage, both spoken and written.

But while the use of the subjunctive and other modes is being abandoned by some grammarians, there are many reasons why we should know how to distinguish the uses of the three different modes mentioned above.

The **indicative** mode expresses a fact or asks a question, or expresses a supposition that is regarded as a fact; as, She *writes*. Water *is* a liquid. Bell *invented* the telephone. Who *invented* the telephone?

The **subjunctive** mode is used to express a thought as doubtful, as conditional, as a mere wish, or as a supposition that is contrary to fact; as, If our plan *prove* as workable as it appears, we shall win. If he *pay* me I shall work. If I *were* you I should not accept his offer. I wish I *were* wealthy. You will not be pleased with his work, even though he *do* as he is told. If the ocean *were* fresh, sailors need never suffer from thirst.

The subjunctive mode may generally be recognized by the use of such words as, *if*, *though*, *even though*, *although*, *except*, *unless*, *lest*.

Sometimes, however, the indicative mode is used in subordinate clauses which leave open the question of

the truth of the statement; or where an admission instead of a supposition is made; as, If I *was* wrong, I am sorry for it. If the man *is* honest he did not pay me. If the man *is* guilty the evidence will show it.

The conditional *if* is sometimes omitted; as, *Were* I you, I should not accept his offer.

The **imperative** mode expresses a command, a wish, or a request; as, *Send* this telegram. *May* you *be* successful in your new position. *Let* us not forget that we are working for ourselves when we are working for others. *Give* me a hand will you. God *give* me strength.

## ASSIGNMENT

Write or select ten sentences illustrating the subjunctive mode.

(Practice Problems, "Applied Business English Exercises," Exercise No. 39.)

# LESSON XXIV

## TENSE

The mastery of the use of correct forms of the verb to express time is of the utmost importance. This requires accurate knowledge and constant care. The slightest error in the choice of the correct form of the verb to convey the meaning required will often mark the person who uses it as uneducated. Such common blunders as "I *seen* it," " I *have did* it," "I have *went*," brand the person who uses them as ignorant. But the fact remains that this one phase of usage is the cause of the greater part of errors that are made.

We must keep in mind at the outset, therefore, the importance of an accurate knowledge of the uses of the tenses of the verb.

**Tense** means *time* and is that modification of the verb that indicates the time of the action or being; as, I *see*. I *saw*. I *shall see*. There are three **primary tenses** corresponding to the three divisions of time: **present, past,** and **future.**

The **present tense** indicates present action or being; as,

I *write*.
I *am writing*.
I *do write*.

The **past tense** indicates action or being as past; as,

I *wrote*.
I *was writing*.
I *did write*.

The **future tense** indicates futurity of action or being; as,

I *shall write.*
I *shall be writing.*

### THE SECONDARY TENSES

In the forms of the present, past, and future tenses of the verb there is no indication to the reader or listener that the action is *completed* in present, past, or future time. We often wish to express an action as *finished*, rather than as a simple present, past, or future action. Study the time expressed by the verbs in italics in each of these three sentences:

I *have finished* the manuscript.
I *had finished* the manuscript.
I *shall have finished* the manuscript before you arrive.

Notice that these three forms of the verb *finish* are formed by combining the present, past, and future tenses of the verb *have* with the past participle of the verb. These three new forms are called for convenience the present perfect, the past perfect, and future perfect tenses, and consequently represent the action as being *completed* in *present*, *past*, or *future* time.

The **present perfect tense** indicates action or being as completed but connected with present time; as,

I *have written.*
I *have been writing.*

The **past perfect tense** indicates action or being as completed at or before some stated past time; as,

I *had written.*
I *had been writing.*

The **future perfect tense** indicates action or being to be completed at or before some stated future time; as,

I *shall have written.*
I *shall have been writing.*

### TENSE FORMS

Although there are only six tenses, there are more than six tense forms. It will be seen from the following diagram that the present tense has three forms; the present perfect two forms; the future tense two forms, and the future perfect tense two forms. Note also that the past indefinite form is the only one formed by *inflection*, the rest being formed by the aid of auxiliaries, called the **signs of the tenses.**

- **Tense**
  - Present
    - Present
      - I see (simple indefinite form)
      - I am seeing (progressive form)
      - I do see (emphatic form)
    - Present Perfect
      - I have seen (simple form)
      - I have been seeing (progressive form)
  - Past
    - Past
      - I saw (simple indefinite form)
      - I was seeing (progressive form)
      - I did see (emphatic form)
    - Past Perfect
      - I had seen (simple form)
      - I had been seeing (progressive form)
  - Future
    - Future
      - I shall see (simple indefinite form)
      - I shall be seeing (progressive form)
    - Future Perfect
      - I shall have seen (simple form)
      - I shall have been seeing (progressive form)

Note the signs of the tenses in the different modes in the following synopsis of the verb "see."

PRINCIPAL PARTS

| **Present Tense** | **Past Tense** | **Perfect Participle** |
|---|---|---|
| See | Saw | Seen |

INDICATIVE MOOD

| | | | |
|---|---|---|---|
| **Present** | I see | **Present Perfect** | I have seen |
| **Past** | I saw | **Past Perfect** | I had seen |
| **Future** | I shall see | **Future Perfect** | I shall have seen |

SUBJUNCTIVE MOOD

**Present** If I see **Past** If I saw **Past Perfect** If I had seen

IMPERATIVE MOOD

**Present** See

TIME EXPRESSED BY INFINITIVES AND PARTICIPLES

Infinite verbs have but two tenses, and the time expressed by them depends on that expressed by the finite verb in the same sentence. The time of the present infinitive or present participle is always present with reference to that of the finite verb. "He wants (now) to speak (now)." "He wanted (yesterday) to speak (yesterday)." "He comes (now) running (now)." "He came (yesterday) running (yesterday)."

The time expressed by the perfect infinitive or the perfect participle is previous to that of the finite verb. "He believes (now) me to have been mistaken (yesterday)." "He believed (yesterday) me to have been mistaken (the day before)." "Having prepared his lesson (yesterday) he recites (today) it." "Having prepared his lesson (the day before) he recited (yesterday) it."—*Rigdon's Grammar of the English Sentence.*

Verbs expressing hope, expectation, or intention, and those used to convey commands, require present infinitives after them.—*Williams' English Grammar.*

### AGREEMENT OF TENSES

The verb in a subordinate clause should agree in tense with the verb in the principal clause, unless the subordinate clause expresses a general or universal truth; as, The man *said* that he *was* studying law. He *said* that he *was* going to-morrow. He *said* that two and two *are* four. He *said* that iron *is* one of the most useful metals.

### ASSIGNMENT

1. Write the tense forms for the verbs *lie* and *go*.
2. Write original sentences illustrating the time expressed by infinitives; by participles.
3. Write original sentences illustrating the agreement of tense.

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 40 and 41.)

# LESSON XXV

## SOME TROUBLESOME VERBS

### SHALL AND WILL

**"Shall"** and **"will"** are both signs of the future tense. "Shall" is the natural future form, while "will" always expresses volition on the part of the person represented by the subject of the verb. As a matter of courtesy, however, "shall" often gives way to "will." Study the following examples carefully.

#### SIMPLE FUTURITY

"Shall" in a *declarative* sentence in the first, and "will" in the second and third persons, merely announce future action or state; as,

Simple Futurity

1. I *shall* go to Europe next year.
2. I *shall* wait for the next train.
3. I *shall* be glad to see you.
4. I *shall* soon be twenty.

1. You *will* be pleased to see him.
2. You *will* find the goods satisfactory.
3. You *will* soon be twenty.

1. He *will* spend the winter with us.
2. He *will* go with us.
3. He *will* be pleased with his position.

#### PROMISE OR DETERMINATION

"Will" in a *declarative* sentence in the first person, and "shall" in the second and third persons, announce the speaker's intention to control, by promise or by proclaiming a determination; as,

| | |
|---|---|
| | 1. I *will* pay you the money to-morrow. (Promise)<br>2. I *will* have my way, regardless of results. (Determination) |
| Promise or Determination | 1. You *shall* have your pay to-morrow. (Promise)<br>2. You *shall* go, sick or well. (Determination) |
| | 1. He *shall* have my part. (Promise)<br>2. He *shall* do as I direct. (Determination) |

CONDITION BEYOND THE CONTROL OF THE WILL

As a person should not promise anything that he cannot control, it follows that "shall" in the first person, and "will" in the second and third persons, should be used to express a *condition beyond the control of the will*; as,

| | |
|---|---|
| Condition beyond the control of the will | 1. I *shall* be pleased to grant your request.<br>2. I *shall* be glad to hear from you.<br>3. I *shall* be obliged to you for the favor.<br>4. I *shall* be disappointed if you do not come.<br>5. I *shall* be ill, if I get wet.<br>6. I know that we *shall* enjoy the play.<br>7. I fear that I *shall* be ill.<br>8. I fear that we *shall* have bad weather.<br>9. I hope I *shall* not have a headache.<br>10. We *shall* be delighted to have you with us.<br>11. You *will* be ill, if you get wet.<br>12. He *will* be ill, if he gets wet. |

INDIRECT QUOTATIONS

In indirect quotations "shall" should be used in all three persons to express futurity, and "will" should be used in all three persons to express a promise or determination, when the subjects both refer to the same person; as,

You say that you *shall* begin work Monday. (Futurity)
You say that you *will* be good. (Promise)
He says that he *shall* begin his work Monday. (Futurity)
He says that he *will* give each employee a Christmas present. (Promise)

INTERROGATIVE SENTENCES

In *interrogative* sentences courtesy requires "shall" in the first and second persons, and "will" in the third person, when simple futurity is to be expressed.

Since no one is supposed to know more about your own will than you do yourself, "Will I" is seldom used. The question "Will you" asks concerning the wish of the person addressed, while "Will he" may express either simple futurity or volition on the part of the person represented by "he," the meaning intended to be determined by the tone of the voice.

In the second and third persons the auxiliary that is expected in the answer should be used in the question. The answer to "Shall I" may be either "You will" or "You shall," according to the meaning; as,

| | |
|---|---|
| Simple Futurity | How long *shall* I have to wait? All day.<br>*Shall* I assist you? You may.<br>*Shall* you be at school to-morrow? I *shall*.<br>*Will* he be at school to-morrow? He will. |
| Consults the wish or pleasure of the person addressed | *Will* you go with me, if I call for you? I *will*. (Promise)<br>*Shall* he be allowed to go free? He *shall* not. |
| Consults the pleasure of the person represented by "he" | *Will* he give his consent? He *will*. |

### SHOULD AND WOULD

With the exception of a few special uses, "should" and "would" follow the regimen of "shall" and "will;" that is, the uses of "should" correspond to those of "shall," and those of "would" correspond to those of "will." Remember that "should" must be used in the first person, when a condition beyond the control of the will is expressed. "Would" is sometimes used to express a wish, and is usually used in all three persons to express willingness, habit, or custom. "Should," as distinguished from "ought," expresses propriety, while "ought" implies moral obligation; as,

| | |
|---|---|
| Contingent Future | If he were to offer me the position, I *should* not accept it.<br>If he were to offer you the position, you *would* not accept it.<br>If he were to offer the position to him, he *would* not accept it. |
| Condition beyond the control of the will | We *should* be glad to see you, if you decide to come.<br>I *should* prefer to see it before I buy it.<br>I *should* have been ill if I had gone. |
| Wish | I *would* that I were a man. |
| Willingness | I *would* assist you if I could.<br>I know that you *would* assist me if you could.<br>I know that he *would* assist me if he could. |
| Habit | I always *would* have my way.<br>You *would* never allow me to go skating in the evening.<br>He *would* often go to sleep during the sermon. |
| Propriety | Every man *should* be neat. |

### MAY, MIGHT, CAN, COULD

"May" and "might" imply permission; "can" and "could" ability or power; as,

1. *May* I go with you?
2. Mr. Jones *may* I leave a few minutes before five o'clock?
3. Yes, if you *can* finish your work by that time.
4. I asked the manager if I *might* go to the ball game.
5. I *may* be late in the morning.
6. *Can* you not catch an earlier train?

### LEARN AND TEACH

"To learn" means to acquire knowledge; "to teach" to impart it to others; as, Miss Hill *learned* shorthand several years ago; Mr. McNamara *taught* her.

### LIE—LAY; SIT—SET; RISE—RAISE

These six little words are probably the most troublesome in the language, but after a careful study of the following outline you should be able to use them correctly.

**First:** *Lie*, *sit*, and *rise* are intransitive; *lay*, *set*, and *raise* are transitive.

**Second:** *Lie* and *sit* mean *rest; lay* and *set* mean *to cause to rest.*

**Third:** *Raise* means *to cause to rise.*

The principal parts of *lie* are:

| Present | Past | Perfect Participle |
|---|---|---|
| lie | lay | lain |

The principal parts of *lay* are:

| Present | Past | Perfect Participle |
|---|---|---|
| lay | laid | laid |

ILLUSTRATIONS

| LIE | LAY |
|---|---|
| I am going to *lie* down. | I will *lay* the book where I found it. |
| I *lay* down yesterday. | We *laid* the money upon the table. |
| I *had* just *lain* down when you called. | I have *laid* the books upon the shelf. |

The principal parts of *sit* are:

| Present | Past | Perfect Participle |
|---|---|---|
| sit | sat | sat |

The principal parts of *set* are:

| Present | Past | Perfect Participle |
|---|---|---|
| set | set | set |

ILLUSTRATIONS

| SIT | SET |
|---|---|
| I am going to *sit* down. | Please *set* the table. |
| I *sat* down yesterday. | I *set* the hen yesterday. |
| I *have set* here an hour. | I *have set* the table in the dining room |

The principal parts of *rise* are:

| Present | Past | Perfect Participle |
|---|---|---|
| rise | rose | risen |

The principal parts of *raise* are:

| Present | Past | Perfect Participle |
|---|---|---|
| raise | raised | raised |

ILLUSTRATIONS

| RISE | RAISE |
|---|---|
| *Rise* from your chair, please. | *Raise* the body from the floor. |
| He *rose* from his chair. | They *raised* the body from the floor. |
| He *has risen* from his chair. | The building *has been raised.* |
| The river is *rising.* | They are *raising* a flag-pole. |

## ASSIGNMENT

Justify the use of the italicized auxiliaries in the following sentences:

1. We *shall* be glad to receive your orders for these notes.
2. Please write me personally and I *shall* see that the information is sent to you.
3. We *shall* be very glad indeed to have you write us to that effect.
4. We *shall* arrange for a public auction sale of these lands at an early date.
5. You *will* agree with us as to the advantage of our offer.
6. We are explaining this matter to you so that you *will* be able to understand clearly just how things are.
7. This plan *will* allow each one to have a chance.
8. Each one of our representatives *will* receive an invitation.
9. Tell us exactly what you want and we *will* carry out your instructions.
10. Fill in and return this card and we *will* give you full particulars.
11. You *shall* have your check for the full amount.
12. You *shall* not be allowed the reduction.
13. He *shall* receive all that is due him.
14. They *shall* be punished regardless of this influence.
15. We *shall* be very glad to have you call to inspect the property.
16. I *shall* appreciate an early answer.
17. We *shall* always feel that we owe you something.
18. I *shall* be pleased to give the business my personal attention.
19. We *shall* certainly appreciate it if you *will* give this matter your special attention.
20. You *will* be interested in the enclosed booklet.
21. *Will* you therefore let me have the samples at your earliest convenience?
22. *Will* you see that these folders reach the clerks in your grocery department?
23. *Shall* he be allowed to go?
24. We *should* like very much to supply the material for your new building.
25. We *should* like to talk this matter over with you at your convenience
26. Salesmen *should* be given to understand that they *should* carry at least one sample of each make.

27. These doors *should* be thoroughly overhauled.
28. To whom *would* you like to have these first cases sent?
29. Do you think he *would* approve?
30. We *should* like to make sure that the goods reach you in perfect condition.
31. I *should* not like to file a complaint against you.
32. If you are interested, we *should* be pleased to call on you.
33. Anything you *may* say in my favor *will* be very greatly appreciated.
34. We *should* like to have an understanding as it *may* be the means of preventing further trouble.
35. Unless we *can* increase the loan on the property, we *shall* sell it to a real estate agent.
36. Any additional information you *may* give me regarding any phase of the subject *will* be very welcome.
37. I think he *can* do the work but we *can* find out only by trying him.
38. The manager agreed to *teach* him the business.
39. The book *lay* on the table.
40. I *laid* the book on the table.
41. The prisoner *sat* in silence.
42. The chair was *set* in position.
43. The man *rose* to a position of influence.
44. Taxes must be *raised* to meet the obligation.

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 42, 43, 44, and 45.)

# LESSON XXVI

## PERSON AND NUMBER OF VERBS

### RULE 1

A finite verb must agree with its subject in person and number; as, Chicago *is* a large city. Chicago and New York *are* large cities. I *am* a teacher. He *is* a teacher. They *are* teachers.

### RULE 2

A plural subject requires a plural verb, unless it be plural in form with a unitary meaning; as, Birds *fly*. The birds *are* singing. Two years *seems* a long time. Two hours *is* a long time to wait. Ten dollars *is* sufficient for my expenses to-day.

### RULE 3

Two or more singular subjects connected by "or" or "nor" require a singular verb; as, Either John or James *is* coming. Neither he nor she *is* coming.

### RULE 4

When two or more subjects connected by "or" or "nor" differ in person or number, the verb usually agrees with the word next to it; as, The general or his aids *are* to be there. Neither he nor I *am* going. Neither you nor he *knows* anything about it.

### RULE 5

Two or more singular subjects connected by "and"

usually require a plural verb; as, John and James *are* coming. He and she *are* coming.

RULE 6

Two or more singular subjects connected by "and" require a singular verb when they refer to the same person; when they represent one idea or are very closely connected in thought; when they are preceded by "each," "every," "no," "many a," etc.; as,

1. My friend and neighbor *has* moved away.
2. Bread and butter *is* a wholesome food.
3. Where envy and strife *is*, there *is* confusion and every evil work.
4. Each day and hour *brings* its duties.
5. Every senator and representative *was* present.
6. No time and money *has* been spared to make the appointments perfect.
7. No wife, no mother, *was* there to comfort him.

RULE 7

A singular verb is often used when it precedes a number of subjects connected by "and"; as,

"Ah! then and there *was* hurrying to and fro,
And gathering tears, and tremblings of distress."

"For wide *is* heard the thundering fray,
The rout, the ruin, the dismay."

RULE 8

Two or more singular subjects connected by "as well as," "and also," "and too," etc., require a singular verb; as, Justice as well as mercy *allows* it. John, and also James, *is* excused from the class. John and James, too, *is* to blame.

RULE 9

When a singular subject is followed immediately by a modifier containing a noun or pronoun in the plural, the singular verb is required; as, The Mayor, with all his attendants, *was* there. A basket of flowers *was* sitting in the window. The enforcement of such laws as these *is* very difficult. Each of the foregoing sentences *expresses* a complete thought.

RULE 10

When a collective noun refers to its individuals as acting separately or independently, it should be followed by a plural verb, but when it refers to its individuals as acting as a whole, the singular verb and the singular neuter pronoun are required; as, The audience *was* held by the speaker as if *it* were one man. When he ceased, his audience *were* free to go *their* ways.

## ASSIGNMENT

Strike out the incorrect verb forms in the following sentences:

1. Every one of the glasses (is-are) broken.
2. There is one of the dogs that (bark-barks) at night.
3. There is the only one of the dogs that (bark-barks) at night.
4. He was one of the greatest men that (has-have) ever lived.
5. Six months' interest (was-were) due before the company (was-were) aware of the fact.
6. A variety of colors (is-are) pleasing.
7. He was one of those who (was-were) chosen.
8. I, as well as you, (am-are) mistaken.
9. The company (has-have) been disbanded.
10. The club (has-have) decided to build a new home.

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 46, 47, and 48.)

## LESSON XXVII

### IRREGULAR VERBS

The present tense, the past tense, and the past participle of a verb are called its **Principal Parts.** All forms of verbs are made from one of these, and always in the same way.

Most verbs form the past tense and past participle by adding *d* or *ed* to the present form. Such verbs are called **regular** verbs.

But a large number of verbs form the past tense and past participle in another way, generally by the use of another word. These verbs are called **irregular** verbs. The number of irregular verbs in English is few compared with regular verbs; but as they are among the most commonly used verbs, we should make sure that we know their principal parts.

In studying this list of verbs, note that "has," "have," or "had" should always be used before the perfect participle. "R" in parenthesis denotes that the verb also may be regular. Where two alternative forms are given in this list, the first is in accordance with the best present usage.

THE TWO PAST FORMS DIFFERENT

| Present | Past | Perfect Participle |
|---|---|---|
| Arise | arose | arisen |
| Awake | awoke (r) | awaked |
| Be | was | been |
| Bear (*carry*) | bore, bare | borne |
| Beat | beat | beaten, beat |

| Present | Past | Perfect Participle |
|---|---|---|
| Become | became | become |
| Befall | befell | befallen |
| Begin | began | begun |
| Bid | bade, bid | bidden, bid |
| Bite | bit | bitten, bit |
| Blow | blew | blown |
| Break | broke | broken |
| Choose | chose | chosen |
| Come | came | come |
| Crow | crowed, crew | crowed |
| Do | did | done |
| Draw | drew | drawn |
| Drink | drank | drunk |
| Drive | drove | driven |
| Eat | ate | eaten |
| Fall | fell | fallen |
| Fly | flew | flown |
| Forget | forgot | forgotten, forgot |
| Forsake | forsook | forsaken |
| Freeze | froze | frozen |
| Get | got | got, gotten |
| Give | gave | given |
| Go | went | gone |
| Grow | grew | grown |
| Hide | hid | hidden, hid |
| Hold | held | held |
| Know | knew | known |
| Lean | leaned, leant | leaned, leant |
| Lie (*repose*) | lay | lain |
| Prove | proved | proved |
| Rend | rent | rent |
| Ride | rode | ridden |
| Ring | rang, rung | rung |
| Rise | rose | risen |
| Run | ran | run |
| See | saw | seen |
| Shake | shook | shaken |
| Shave | shaved | shaved, shaven |
| Show | showed | shown (r) |

| Present | Past | Perfect Participle |
|---|---|---|
| Shrink | shrank, shrunk | shrunk, shrunken |
| Slay | slew | slain |
| Slide | slid | slid, slidden |
| Sing | sang, sung | sung |
| Sink | sank, sunk | sunk |
| Sow | sowed | sown (r) |
| Speak | spoke | spoken |
| Spring | sprang, sprung | sprung |
| Steal | stole | stolen |
| Strike | struck | struck, stricken |
| Strive | strove | striven |
| Swear | swore | sworn |
| Swell | swelled | swollen (r) |
| Swim | swam, swum | swum |
| Take | took | taken |
| Tear | tore | torn |
| Thrive | throve, thrived | thriven, thrived |
| Throw | threw | thrown |
| Tread | trod | trod, trodden |
| Wear | wore | worn |
| Weave | wove | woven, wove |
| Write | wrote | written |

THE TWO PAST OR THREE FORMS ALIKE

| | | |
|---|---|---|
| Bend | bent (r) | bent (r) |
| Bereave | bereaved, bereft | bereaved, bereft |
| Beseech | besought | besought |
| Bet | bet (r) | bet (r) |
| Bleed | bled | bled |
| Bless | blessed, blest | blessed, blest |
| Bring | brought | brought |
| Build | built (r) | built (r) |
| Burn | burnt (r) | burnt (r) |
| Burst | burst | burst |
| Rend | rent | rent |
| Ride | rode | ridden |
| Ring | rang, rung | rung |
| Rise | rose | risen |
| Run | ran | run |

| Present | Past | Perfect Participle |
|---|---|---|
| See | saw | seen |
| Shake | shook | shaken |
| Shave | shaved | shaved, shaven |
| Show | showed | shown (r) |
| Shrink | shrank, shrunk | shrunk, shrunken |
| Slay | slew | slain |
| Slide | slid | slid, slidden |
| Sing | sang, sung | sung |
| Sink | sank, sunk | sunk |
| Sow | sowed | sown (r) |
| Speak | spoke | spoken |
| Spring | sprang, sprung | sprung |
| Steal | stole | stolen |
| Strike | struck | struck, stricken |
| Strive | strove | striven |
| Swell | swelled | swollen (r) |
| Swim | swam, swum | swum |
| Take | took | taken |
| Tear | tore | torn |
| Thrive | throve, thrived | thriven, thrived |
| Throw | threw | thrown |
| Tread | trod | trod, trodden |
| Wear | wore | worn |
| Weave | wove | woven, wove |
| Write | wrote | written |

THE TWO PAST OR THE THREE FORMS ALIKE

| | | |
|---|---|---|
| Bend | bent (r) | bent (r) |
| Bereave | bereaved, bereft | bereaved, bereft |
| Beseech | besought | besought |
| Bet | bet (r) | bet (r) |
| Bleed | bled | bled |
| Bless | blessed, blest | blessed, blest |
| Bring | brought | brought |
| Build | built (r) | built (r) |
| Burn | burnt (r) | burnt (r) |
| Burst | burst | burst |
| Stay | stayed, staid | stayed, staid |
| Sting | stung | stung |

| Present | Past | Perfect Participle |
|---|---|---|
| String | strung | strung |
| Sweat | sweat (r) | sweat |
| Sweep | swept | swept |
| Swing | swung | swung |
| Teach | taught | taught |
| Wake | woke (r) | woke (r) |
| Weep | wept | wept |
| Wet | wet (r) | wet (r) |
| Win | won | won |
| Work | worked, wrought | worked, wrought |
| Wring | wrung | wrung |

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 49 and 50.)

# LESSON XXVIII

## PUNCTUATION

### INTRODUCTION

Punctuation is the use of different characters to separate words, elements, and sentences in such a way as to help to convey to the reader the exact thought of the writer.

Every one that reads and writes English, or any other language, has some knowledge of punctuation. Many persons punctuate well without ever having made any systematic study of the subject. In fact, comparatively few make a study of punctuation. To study literature is to study punctuation. Everything one reads or writes is a study in punctuation, for in order either to read or write understandingly a definite regard must be given to the marks that bring out the different shades of meaning. Conversely, a study of punctuation is a study of language, of the balance and value of words and their relation to each other. The understanding of the ideas intended to be conveyed by the words used is the basis for good punctuation, for one cannot punctuate what he does not understand.

Any one that has formed a habit of accurate reading, even if his reading has been somewhat limited, should be able to punctuate fairly well. If, on the other hand, his reading has been slip-shod, his punctuation is liable to partake of that characteristic. A careful observation of the punctuation in one chapter of a well-written book, or in an editorial from a high-grade newspaper or maga-

zine, will result in a grasping of the principles of the subject—for there are general underlying principles.

People are likely to excuse faults in their punctuation by the statement that "no two punctuate exactly alike." True, in a long article punctuated by different persons there would usually be some difference, owing to the fact that they would not gather exactly the same ideas or see the same relations, and this difference in understanding would be shown by a difference in their punctuation.

Many persons attempt to make a distinction between "literary punctuation" and "commercial punctuation." There is a difference between the commonly-termed "literary style" and the "commercial style" of *composition*, but not of punctuation. General literature commonly employs longer sentences than commercial composition, and this explains any difference in punctuation. If it were customary to deal with long sentences in commercial work, then more punctuation would be required. The principles of punctuation are always the same, the difference being in the composition.

It would be an easy matter when studying punctuation to stray unwittingly into the realm of composition, for good punctuation presupposes good composition. One writer says, "It is vain to propose, by arbitrary punctuation, to amend the defects of a sentence, to correct its ambiguity, or to prevent its confusion." Nevertheless, an intelligent use of punctuation marks will often help to unlock the imprisoned thought in involved or poorly-constructed sentences.

As in the case with the stenographer, it is sometimes necessary to transcribe and punctuate the words of another. While in some instances the stenographer is at liberty to "edit" what he transcribes, ordinarily he

is supposed to make few, if any, changes in wording or arrangement. Then the problem is often how to punctuate so as, in some degree, to compensate for faulty construction, and the efficient stenographer recognizes this as being within his province.

The punctuation marks we shall consider are the Period (.), Interrogation point (?), Exclamation point (!), Colon (:), Semicolon (;), Comma (,), Dash (—), Parentheses ( ), Brackets ([]), and Quotation marks (" ").

The lessons that are to be punctuated by the student are important. Their marking will serve as a visible proof of his understanding of the work gone over.*

## THE PERIOD

### 1. Some uses of the Period

The period should be used:

1. At the end of a declarative or imperative sentence; as, Prices fell. Call before tomorrow.
2. After initials and abbreviations; as, viz., et al., etc., f. o. b., C. O. D., W. H. Rogers.
3. To separate hours from minutes; as, The train arrives there 7.30 a. m. and leaves at 7.40 p. m.
4. To separate whole numbers from their decimal fractions; as, $4.80, 4.06.
5. After figures or letters used to enumerate words, sentences, or paragraphs. (The periods after the figures numbering these rules, illustrate this use of the period.)
6. After paragraph or side headings; as, **Break-down Test.**—This test was made by our chief engineer.

* J. Clifford Kennedy, Punctuation Simplified.

7. After the names of speakers in the minutes of meetings; as, Mr. Cole. Now that this matter is up for discussion, etc.
8. After the address in letters; as,

Mr. James McGovern,
Hamilton, Ont.,
Canada.

**2. Some incorrect uses of the Period**

The period should not be used after:

1. Chapter, paragraph, and running heads
2. Roman numerals
3. Items in tabulated matter
4. Contractions
5. Nicknames
6. Display lines on title pages
7. 1st, 2d, 3d, etc.
8. Ad, per cent
9. The headings of letters

## THE INTERROGATION POINT

**1. Direct Questions**

The interrogation point marks the end of a direct question; that is, a question that requires an answer; as,

1. Are these the best apples that you have?
2. What price would you ask us a dozen?

**2. Indirect Questions**

The interrogation point should not be used after an indirect question; that is, one that does not require an answer; as,

He asked me if I would call at his office to-morrow.

**3. Sentences Partly Interrogative**

The interrogation point should be used after a question within a declarative or imperative sentence; as,

1. "What have you to say?" he demanded.

2. Can we trust him?—knowing that he has twice refused to pay for goods bought of us, and that at present his financial standing is not the best.

**4. Series of Questions**

The interrogation point is placed after each separate question in a compound interrogative sentence; as,

1. Can the property be exchanged for Lake Forest acres? or can it be exchanged at all?
2. Has the company made any report on this item yet? and will you kindly advise us over what road you returned it?

**5. Questions Not Complete until End of Sentence**

When a question is not complete until the end of the sentence is reached, the interrogation point is placed at the end of the sentence; as,

1. Which do you prefer, the brown or the green binding?
2. Which order shall I ship first, the books or the furniture?

## THE EXCLAMATION POINT

**1. Interjections and Exclamatory Expressions**

The exclamation point is placed after exclamatory expressions that indicate emotion, and after interjections when they express strong emotion; but if the emotion expressed belongs to the whole sentence, the point of exclamation is placed after the entire expression rather than after the interjection; as,

1. Wait! you are angry, and you are forgetting yourself.
2. Oh, stop that! you are ill-mannered.
3. O wise young judge, how I do honor you.

**2. Exclamatory Sentences in the Form of Questions**

The exclamation point is placed after sentences that are interrogative in form but exclamatory in spirit; as,

1. But what awak'st thou in the heart, O spring
2. Oh, where can rest be found!

Note.—When words are required to complete the thought the first word following the exclamation point does not begin with a capital letter.

**3. O and Oh**

The vocative "O" is properly prefixed to an expression in a direct address and is sometimes followed by a comma, but should never be immediately followed by an exclamation point. "Oh" is used to express surprise, delight, fear, grief, pain, or aspiration, and may be followed by either a comma or an exclamation point; as,

1. O my countrymen!
2. O, stay! (Indicates a wish.)
3. O John! come here.
4. Oh! where did you see him?
5. Oh, how glad I am to see you!
6. Oh, what a tangled web we weave
   When first we practice to deceive!—*Sco*
7. Now she is in her grave, and oh!
   The difference to me!—*Wordsworth.*

**4. Repetition of Exclamation Point**

The exclamation point is most effective when used sparingly. It is, however, sometimes repeated for emphasis; as,

1. Fire! Fire!! Fire!!!
2. Ha, ha, ha! Tell that again!
3. "Farewell!" she sobbed, "farewell! farewell! farewell!"

ASSIGNMENT

Insert the necessary periods, interrogation points, and exclamation marks in the following sentences:

1 This is in answer to your ad featuring your 4 per cent building bonds

2 Three per cent cash discount is allowed when bills are paid on or before the 10th of the month following purchases Two per cent cash discount when settlement is received between the 10th and end of month following purchases

3 We mean to do everything in our power to help you find just the things you want We will ransack stocks high and low until we have you satisfied and smiling Trouble Not a bit of it You must be pleased That is the Brown way of doing business We have a few more of those "just-what-I-wanted" suits that I mentioned in my last latter But they are going fast, so suppose you drop in this afternoon

Cordially yours,

4 New York, June 18, 1924

Mr Edward A Whitney,
Toronto, Ontario, Canada

Dear Sir

Five strong advertisements—written by high-priced men—sent to you every month—illustrated by attractive cuts—shipped to you—covering every line of seasonable merchandise in your store—and all free of charge

This is the remarkable advertising service which the blank you find with this letter offers you If you wish to use it, simply fill out and return this blank to us

(Practice Problems, "Applied Business English Exercises," Exercise No. 51.)

# LESSON XXIX

## THE SEMICOLON

### 1. Members of a Compound Sentence

The semicolon is used to separate short members of compound sentences, or when the members have very slight connection; as,

1. Send the best goods obtainable; spare no expense on them.
2. The general prosperity can be seen on every hand; the farmers were never so well off; manufacturers are far behind in their orders; mercantile business is unusually large; while the railroads are blockaded with freight and are complaining of a shortage of freight cars.

### 2. Expression in a Series

The semicolon is used to separate expressions in a series, dependent upon an introductory or a final clause; as,

1. We can supply you with a ledger containing 1000 pages, divided as follows: 650 pages, with two accounts or divisions; 125 pages, three divisions; 225 pages, six divisions.
2. H. H. Hatch, being duly sworn, says that he is the defendant herein; that he has read the foregoing complaint, and knows the contents thereof; that the same is true according to his own knowledge, etc.

### 3. Semicolon before "But," "Otherwise," "Also," "Therefore"

Many clauses introduced by such words as "but." "otherwise," "also," "therefore," and "for," denoting

contrast, reference, or explanation, should be preceded by a semicolon; as,

1. There will be no extra charge for these goods; but for all future deliveries an additional charge of 40 cents a thousand will be made.
2. If you cannot use these goods at this price, you are at liberty to return them to us and we will credit your account; otherwise, kindly send us check for the amount deducted.
3. The study of grammar is very beneficial to the stenographer; for it helps him to detect his errors in speaking and writing.

**4. Members of a Compound Sentence Punctuated with Commas**

The semicolon is placed between the members of a compound sentence when the members themselves are subdivided by commas; as,

1. The car of oats goes forward to-morrow; the car of corn, Saturday.
2. He went back, after considerable delay, and hunted for it; but it had been picked up in the meantime.
3. Yet here were thousands upon thousands of pictures, painted with laborious art, and these in turn selected from other thousands; and not ten really great paintings amongst them all on which three out of five persons could agree.

**5. Semicolon before "Viz.," "I. e.," "E. g.," "Namely," "To-wit," "As," etc.**

Such expressions as "viz.," "i. e.," "e. g.," "namely," "to-wit," "as," etc., are usually preceded by a semicolon and followed by a comma when used to introduce an example or an illustration; as,

1. I have three requests to make of you; namely, be punctual in getting to the office; finish your work each day; and treat office matters as confidential.
2. Oliver P. Morton was Indiana's war governor; i. e., he was governor during the Civil War.

## THE COLON

### 1. Formal Introduction to an Enumeration of Items or Particulars

The colon is used after a formal introduction to an enumeration of items or particulars; as,

1. We are to-day shipping you the following:
   100 bu. Potatoes
   25 bbl. Apples
   10 bbl. Flour
2. I cannot do that for two reasons: first, I am not a member of the state committee, and am therefore not eligible; second, Chairman Smith is a more experienced man than I am.

### 2. Before Quotations

A colon is used after a formal introduction to a quotation; as,

1. We confirm our telegram of even date, as follows: "Materials higher. Make limited sales to-day."
2. The President writes us from New York: "There has never been such an increase in traffic as during the past thirty days."

### 3. Compound Sentences

The colon is used between the members of compound sentences when those members are not closely connected, or when the members are subdivided by semicolons; as,

1. We do not handle this quality of goods: we cannot afford to run the risk of injuring our reputation as dealers in high-class articles.
2. If you cannot make use of the ten pair of shoes shipped you yesterday, return them at our expense; or if you can dispose of them, we will make them to you at $2.00 a pair net: but do not feel under any obligations to keep them, as we shall be glad to refill the order.

### 4. Introduction to a Statement or Proposition

A colon is frequently used after a formal introduction to a statement or a proposition; as,

1. Referring again to the matters of your past due account: we are somewhat surprised that we have not heard from you, etc.
2. When you read this advertisement, keep this in mind: that it is the first and only instance this season of men's Bannister low shoes being offered at last season's prices.

### 5. Salutation of Letters

The colon is placed after the salutation of letters; as,

Dear Sir:
Gentlemen:
My dear Friend:
My dear Mr. Brown:

## ASSIGNMENT

Insert all necessary punctuation marks in the following sentences:

1 "Forward" is still delivered by prepaid express as follows 1,000, $7 50 2,000 $12 50 3,000 $17 00 5,000, $25 00 10,000 $45 00 including change of name and address, and such changes as are needed in the course of study

2 It is no longer a probability but an assured fact, that the coffee market will advance in fact, we have had an advance of three-fourths of a cent in the last few days, with further increases in sight

3 Please explain the oiling system, as that is the most important feature of the engine with us also say whether or not it is capable of being used in eastern Washington where the soil is mainly volcanic ash.

4 Dear Mr. Bell

Who are the men that are as good as their word
We are
Who are the men that are here to stay
We are
Why Because

We sell what you want to buy, at the price you want to pay, and at any time you say—but the best time to buy is now Because

If you buy your coal, paint, and lumber now, you will be pleased with the transaction for we have an unlimited supply on hand at present

5 Dear Madam

Of course, you want an electric vacuum cleaner Every woman does Why The following reasons will convince you

First A vacuum will save you money The first cost is the only cost You can clean a room in a few hours without hiring anyone to help you Therefore you save $1.00 to $1.50 every time you clean

Second It keeps your carpet looking bright and at its best all the time with less work

Third Cleaning with a vacuum is the most sanitary as it does not raise any dust

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 52 and 53.)

# LESSON XXX

## THE COMMA

### 1. Elements in a Series

The comma should take the place of the conjunction between words or phrases used in the same construction; as,

1. It is all good land, fenced with stone, rails, hedge, and wire.
2. Our stock includes boots, shoes, rubbers, slippers, and gaiters.
3. He is to be found at his desk early and late, day after day, week after week, month after month.

Note.—Careful writers use the comma before the conjunction, unless the last two members of the series have only the force of any one of the other members.

### 2. Intermediate Expressions

Intermediate, explanatory, or parenthetical expressions should usually be separated from the rest of the sentence by commas; as,

1. This report does not, of course, give you the complete figures.
2. The order, no doubt, will be received by to-morrow.
3. We cannot, we are sorry to say, meet this kind of competition.
4. We take pleasure in sending you to-day, by your order, enclosed invoice of goods.
5. The goods, which were extremely unsatisfactory, were returned.
6. I had, on the contrary, decided to employ him.
7. Your attention is called to a claim of $100.00, besides interest, against you, in favor of John A. Carter, placed with me for collection.

### 3. Introductory Expressions

A comma is usually placed after words or expressions used by way of introduction; as,

1. Answering your letter of the 4th inst., the terms you quote are satisfactory.
2. Please take notice, that H. C. Bell of Marshall, Ill., is the attorney for the defendant in this action.
3. In response to your inquiry in regard to the action taken under the clause of the fortifications act of March 1, 1901, regarding the high-explosive shell, I have to say, etc.

### 4. Elements Out of Their Natural Order

A word, phrase, or clause that occupies any other than its natural place in a sentence is out of its natural order and should be separated from the rest of the sentence by a comma; as,

1. If your order reaches us by to-morrow, we can mail you the goods without delay.
2. As evidence of our low prices and square dealing, we submit to you the following facts and figures, etc.
3. For your perusal, we are enclosing copy of the order.
4. While we will cheerfully refund your money if you prefer, we should much rather fill your order again for perfect merchandise.

### 5. Contrasted Expressions

Contrasted expressions should be separated from each other by a comma; as,

1. It is a condition which confronts us, not a theory.
2. You may go, I shall remain here.
3. We are sorry this mistake occurred, but glad you reported it.

### 6. Short Quotations

The comma is used after informal introductions to short quotations; as,

1. We sent you telegram, "Buy 1000 bu. No. 2 wheat," which we now confirm.
2. The position of the defendant is simply, "I admit everything that is in the complaint."

### 7. Appositive Terms

Expressions in apposition should be separated from the rest of the sentence by commas; as,

1. Your orator, Hiram Harper, respectfully shows unto your Honor that on or about, etc.
2. I, William A. Cummings, to whom it was referred by an order of this Court to hear, etc.
3. We, the people of the United States, are lovers of democracy.

Note.—This rule is really covered by the rule for intermediate and explanatory expressions.

### 8. Correlative Clauses

The comma should separate two correlative clauses when the conjunction is omitted; as,

1. The sooner you get to work on the building, the sooner you will get your money.
2. The greater the demand, the higher the price.

### 9. Restrictive and Non-Restrictive Clauses

A comma should be used before an explanatory clause, or before one that presents an additional thought; when, however, the clause is restrictive in sense the comma should not be used; as,

1. All orders *that* reach us before the first of the month will be filled immediately.
2. We find that Alexander Boss, *who* is under bond by you, has failed to account for a large sum of money received by him and belonging to us.
3. Your order, *which* is the first we have received from you, is appreciated and will be filled immediately.
4. I desire to get a position *where* there is a good opportunity for advancement.

5. I have had four years' experience in the general office of the Burlington railroad, *where* I handled a large amount of correspondence.

Note.—Where there are several antecedents, however, before the restrictive relative clause, or where other words intervene between the antecedent and the clause, the comma should be used; as,

1. I have apples, peaches, and plums, that are superior to any to be found on the market.
2. No one could have been chosen, that would have been more suitable.

## 10. Omissions

Commas should be used to indicate *important* omissions; as,

1. Chicago, Ill., May 18, 1924.
2. Enclosed find check for $100, amount of our account in full.
3. We will sell you these goods at 9½ cents, 1 per cent off, 30 days.
4. After dinner, he went to the office; later, to the theater.

## 11. Compound Sentences

The members of short compound sentences, when closely connected in thought, are often separated by commas if the conjunction is omitted. Where the conjunction is used the comma is usually not necessary, except in very long sentences or where the members are contrasted; as,

1. It is not only good, it is the very best.
2. Yes, it is true, I shall go.
3. The wheat market is on the decline to-day and we look for still lower prices to-morrow.
4. Our failure to refund the balance of your credit for the sugar was an oversight on our part and I wish to apologize for it.

5. Perhaps it is just as well that the public should be shut off from a complete understanding of the points at issue, and a standing settlement by the commission ought to prove more nearly final than a compromise between the disputants.
6. We regret the necessity of troubling you in this matter, but we wish to enter a claim against the railway company for the loss and need the information.

### 12. Subject and Predicate

The subject is often separated from the predicate by a comma; as,

1. Whatever he says, goes.
2. The real value of this new book to you, is in the clothes it tells about.

### 13. Ambiguity

The comma is often used to prevent ambiguity; as,

1. We enclose your letter of Dec. 7, which was missent.
2. We quote you $5.00 a ton for your wood, subject to your immediate acceptance by wire.
3. The prisoner, said the witness, was a convicted thief.

### 14. Figures

With the exception of dates, figures should be separated by commas into periods of three orders each; as,

1. $3,345.
2. 645,346,252.

### ASSIGNMENT

Point out the rules in this lesson that govern the use of the commas in the following letter:

Dear Sir:

An inquiry recently directed to our Chicago Office to ascertain the reason why they had not given us a report of your return shipment of tires, meets with a reply that they have not received any tires, nor in fact have they received a notice from you that a shipment had been returned.

We really are unable to understand, Mr. Dean, the unusual business methods that you are now employing. Have we not met your demands to the very fullest extent, even though in doing so we have sacrificed not only a great deal of extra time in carrying your account, which must be looked upon as our expense; but have we not also sacrificed a real profit by permitting the return of the stock which you acknowledged on hand on the occasion of the last visit of Mr. Smith?

Please understand further that our offer to accept the casings in their original wrappings, in our letter of December 19, does not hold good forever, and was meant to apply for the present time only. We are not interested, to tell you the truth, in having these tires returned to us except as a means of avoiding further unpleasantness. But if you do not attach any interest to this matter, why should we go any further out of the way to avoid unpleasantness, much though we dislike friction between us?

This letter is a final effort to close the transaction. The writer must insist upon receiving by return mail the bill of lading for the casings that you returned in their original wrappings, together with a check for the balance due us of $721.07, deducting the credit to which you are entitled.

If we do not hear from you by January 23, we shall take it for granted that the correspondence is closed, and shall insist upon full settlement of the account in cash.

Yours very truly,

(Practice Problems, "Applied Business English Exercises," Exercise No. 54.)

# LESSON XXXI

## THE DASH

### 1. Change in the Construction or the Sentiment

The dash is used to indicate an unexpected break in the thought or grammatical construction, or to show hesitation on the part of the speaker. If this broken part of the sentence is followed by the taking up of the thought preceding the interruption, then a dash is used to indicate its completion as well as its beginning; as,

1. The owner of the lot became tired of it—wanted to use his money on the Board of Trade—it was his own proposition that he sell it at this low price.
2. Stenographers are not the only persons who are not quite so careful—no, perhaps it would be better to say thoughtful—as they should be.
3. Now, taking up his criticism—but why should we pay any attention to it?

### 2. Parenthetical and Explanatory Expressions

The dash is often used to separate parenthetical expressions from the rest of the sentence where the expression is too much detached to require commas, and yet too closely related to be enclosed in parentheses. The dash is also used before and after words or expressions added by way of explanation, or for the sake of emphasis; as,

1. We can furnish you any quantity you wish—say 200 sets—at the price you name.
2. We hand you application covering your boiler insurance—$30,000, premium $200—for a period of three years.

3. We shall make you a price on these goods in a few weeks—the first of April at the latest.
4. The only work that we have published is that issued for our correspondence with our clients—pamphlets relative to our securities.

### 3. After a Series of Clauses

The dash is used after a series of expressions that are separated by semicolons and have a common dependence on a final clause; as,

1. If we think of glory in the field; of wisdom in the cabinet; of the purest patriotism; of morals without a stain—the august figure of Washington presents itself as the personification of all these ideals.

### 4. Subheads and Extracts

The dash is used after subheads and extracts from the works of other authors; as,

1. TERMS.—Freight net; balance two per cent, cash ten days; sixty days net.
2. A good many good things are lost by not asking for them.—*McKinley.*

### 5. Omission of Figures and Letters

The dash is used to indicate the omission of figures or letters; as,

1. Study pages 175—80.
2. The years 1896—99.
3. Meeting of the Eastern Commercial Teachers' Association, April 9—11, 1924.
   (This means April 9, 10, and 11.)
4. Mrs. B——, on A—— street.

Note.—Writers that do not clearly know what point is needed always make the dash serve as its acceptable equivalent. It has been so much overworked that one author has called for its abolition.—*De Vinne.*

## THE PARENTHESIS

### 1. Parenthetical Expressions

Parenthetical expressions that have no direct bearing upon the meaning of the sentence should be enclosed in parentheses; as,

1. We are pleased to quote you on three Roller King Mills (see page eight, catalogue sent you).
2. I wish to call your attention to Mr. Gray's letter (copy of letter enclosed), in which he says that he cannot accept our proposition.
3. He is likely (apt) to take offense.
4. Our list embraces a wide variety of offerings, ranging from Canadian government bonds and bank acceptances (based on actual trade transactions) to preferred stocks of the most conservative type.
5. Christopher Marlowe (1564—1593) may be considered as the founder of this poetic and romantic drama.

### 2. Figures

When an amount expressed in words is followed by an expression of the same amount in figures, the figures should be enclosed in parentheses; as,

1. One hundred dollars ($100).
2. We have entered your order for twenty-five hundred (2500) kegs of nails.

Note.—Wherever possible the comma or the dash is preferable to the parenthesis in business correspondence. In the words of Oliver Wendell Holmes, "Many people can ride on horseback who find it hard to get on and off without assistance. One has to dismount from an idea, and get into the saddle again, at every parenthesis."

## BRACKETS

### Editor's Notes

The brackets enclose an explanation made by some other than the speaker or author; as,

1. Pupils in public and private schools, 17,298,230 [it seems to the editor that this figure must be too high], an increase of 278,520 over the previous year.

Note.—As the brackets are not on the keyboard of the ordinary typewriter, the stenographer must use the parentheses instead.

## ASSIGNMENT

Punctuate the following sentences with dashes and parentheses:

1. The meeting will be opened by a short statement on "The Work of Organization" and will be followed by an entertainment surprises promised and a supper.
2. Our representative, Mr. Wagner, expects to be at the Hotel Mason on Thursday when he will be glad to have you call on him say at 2 p. m. for an interview.
3. Dear Sir:

   Remember the story of the after-dinner speaker who started "Gentlemen, I have absolutely nothing to say" and then continued to say nothing for about two hours?

   We are just the opposite. We have something to say about those new Clothcraft overcoats that have just arrived, but we are going to say it in only two paragraphs:

   They are here in wide variety from plain gray or plain black, to fleecy heather mixtures in rough, fancy effects, all comfortable, and warm enough to defy any wintry wind.

   They present no extravagance just the best Clothcraft tailoring applied to the highest grade of woolens. And they are at prices that make you sure that you can afford a new overcoat this year.

   There is the whole thing in a nutshell. Doesn't it remind you that you should drop in and look over these new arrivals now while the variety is largest from which to select?

   Cordially yours,
4. The foregoing letter is taken from SoRelle and Gregg's "Secretarial Dictation." Editor.

(Practice Problems, "Applied Business English Exercises," Exercise No. 55.)

# LESSON XXXII

## QUOTATION MARKS

### 1. Exact Words of Speaker or Writer

Enclose within quotation marks the exact words of a speaker or writer; as,

1. We wired you this a. m. as follows: "Wire mill to rush Omaha paper immediately; answer if ready," and now confirm same.
2. "Primary market reports and business news" is our motto.
3. Our draft of May 10 for $61 was returned today bearing notation "Not correct."

### 2. Quotations Consisting of More Than One Paragraph

When a quotation consists of more than one paragraph, the quotation marks should be placed at the beginning of each paragraph and at the end of the last one.

### 3. Name of Author after Quotation

When the name of the author is given after a quotation, the quotation marks are not necessary; as, There is a great deal in the first impression.—*Congreve.*

Note.—It is a reflection upon the reader's knowledge of literature to enclose within quotation marks every well-known quotation.

### 5. Titles of Books, Articles, and Plays

Titles of books, articles and plays should be enclosed within quotation marks. It is not necessary to enclose names of the leading periodicals and newspapers; as,

1. I am sending you a copy of Lew Wallace's "Ben Hur."
2. We are sending you a circular of "An Index to Recitations, Readings, and Dialogues," which we hope you will read carefully.
3. We went last night to see "Hamlet."
4. I have before me a copy of the New York Times.

### 6. Quotation within a Quotation

When one quotation occurs within another, indicate the second one by single quotation marks; as,

1. "Yes," he said, "I know it's true that 'Chickens come home to roost.'"
2. The teacher asked the following question: "What is the meaning of the term, 'clearing house'?"
3. In SoRelle's "Secretarial Studies" we find the following paragraph:

   "If you are inclined to show your personal feelings, to 'wear your heart on your sleeve,' to let joy or anger, hope or fear, rule your manners, you must take yourself in hand and conquer the outward show of those inward feelings."

### 7. Special Words, Objectionable Words, Slang

When special attention is invited to any word, it should be enclosed within quotation marks; as,

1. The words "sold by" are in these proofs:
2. His fondness for the big or unusual words and phrases "empyrean," "nadir," "capriccio," "cui bono," "coup d'état," shows that he has been to a feast of languages and stolen the scraps.
3. "Bluff" has no place in self confidence.
4. We are "up against" a "stiff" proposition.

Note.—Single quotation marks might be used in the foregoing illustration, but it is preferable to limit the use of single marks to the quotation within a quotation.

### 8. Words Used Aside from Their Ordinary Meaning

A word or expression used aside from its ordinary meaning should be enclosed within quotation marks; as,

1. This young man will not give up his efforts for success until he has come "under the wire."

2. This house is strictly "on the square."
3. The stenographer is sometimes allowed to "edit" what he transcribes.
4. For several years Missouri has been recognized as the "show me" state.
5. The novels he wrote were "novel" indeed.
6. This particular man had a fondness for the "home plate."

### 9. Technical Words and Trade Names

Technical words and trade names are frequently enclosed within quotation marks; as,

1. We have about 40,000 lb. of "Oriental Package" New Mexico wool on hand.
2. We have some "St. Charles Evaporated Cream" in stock.
3. A trader "hedges" to avert a loss.
4. Though "short" trading is sometimes called "fictitious," it is by no means different from the practices that prevail in every business.

### 10. Quotation Marks with Other Marks

Compositors usually place the period, comma, and semicolon before the quotation marks as they appear isolated when they are placed after them, especially in the case of the period at the end of the sentence. As the interrogation point and exclamation point are full-size characters, they should be placed before the quotation marks if they belong to the quoted part only, and after, if they belong to the entire sentence; as,

1. He said, "I shall go."
2. "I shall go," said the speaker.
3. The apostrophe is used to denote the intentional elision of a letter or letters; as, "doesn't" for "does not;" "aren't" for "are not;" etc.
4. He asked, "Where are you going?"
5. Did he ask, "Where are you going"?
6. We heard the cry, "Fire! fire! fire!"

## ASSIGNMENT

Insert the necessary quotation marks in the following letters:

Dear Sir:

Have you read Printers' Ink of May 3?

If not, by all means get it and turn to James Henle's article, Can Books be Merchandised?—page 33. There is useful information there for every one who sells books.

For instance—

> There is one publisher, says Mr. Henle, who has not been ready to accept the ready-made belief that a publisher cannot advertise his books and his imprint just as an automobile manufacturer advertises his car and his name.
>
> We may conclude that a book publisher who does not set aside sufficient appropriation to advertise his imprint will—be as much a rarity as an automobile manufacturer who tries to sell his cars without advertising them.

By all means read this inspiring article. It throws much light on the book situation. And it reinforces our faith in the ability of The Globe-Democrat to help your advertising build business.

Sincerely yours,

Dear Sir:

For several years Missouri has been recognized as the show me state.

Consequently, when Mr. C. W. Cole, a resident of Center, Missouri—a stock man who knows separators and their value from supply tank to cream spout—writes a letter like the following, it means something:

> The Automatic Separator, I recently ordered, received. This is the second one I have purchased from you.
>
> The other agent found out that I needed another separator and he insisted that I try his machine 30 days. I did so with the understanding that it was to beat the Automatic. The 30 days' test proved your machine superior in every respect.

You see Mr. Cole knew what he was talking about when he wrote that letter. He had used a small size Automatic for two years before his herd grew so large he had to buy another. But, when the time did come and another man tried to sell him one of the Just as good or better kind, Mr. Cole simply asked him to show him; the result was that he sent for another Automatic.

Will you not allow us to put an Automatic in your dairy? You buy it only if it satisfies you.

Very truly yours,

Copy (preferably on the typewriter), arrange in proper form, capitalize, and punctuate* the following letter:

mr clarence c jenkins president ferris printing company new york city dear sir you should get your money that other people owe you but are you getting it if you are getting your money are you also keeping the good will of the very people you are compelling to pay you cassells book constructive collective tells you how to do this very thing how to keep their good will and make them pay almost any collector can use hammer and tongs methods of collecting but that loses a whole lot of future business for you and no business can afford to lose that cassells book of more than 500 pages is chock full of constructive methods in collecting getting your money quickly and keeping your customer at the same time are you doing your part are you helping your collecting department to get you your money just why should your office manager or your collection manager or your collector or your bookkeeper dig down into his own pocket and pay out five dollars for your good and five dollars is all this book will cost you and very likely you will find it worth five hundred dollars to you perhaps it may be worth five thousand dollars to you first and last first tell your collection manager that you will order this book for him next let him read this folder then see what he says yours for constructive collecting, the gregg publishing company

(Practice Problems, "Applied Business English Exercises" Exercise No. 56.)

*Use the underscore to indicate emphasis.

# LESSON XXXIII

## RULES FOR CAPITALIZATION

**Capitalize:**

**1.** The first word in every sentence, and the first word of every line of poetry; as,

1. Our salesman will be in Scranton the latter part of next week. He has with him a very complete line of the latest novelties from Paris.
2. Neither a borrower nor a lender be,
   For loan oft loses both itself and friend.—*Shakespeare.*

**2.** All words in the title of a book, or in the subject of any other composition except articles, prepositions, and conjunctions; as,

1. "Applied Business English and Correspondence," "Rational Typewriting," "Letters from a Self-Made Merchant to his Son."

**3.** Every direct quotation or the first word of a cited speech; as,

1. He said, "Haste makes waste."
2. Another truth, "The man is wise who provides for a rainy day."
3. Time and time again we have been asked by advertisers, "How does System justify its big September number?"

Note.—The first word of an *indirect* quotation should not begin with a capital unless the operation of some other rule requires it; as, The old adage is true that haste makes waste.

**4.** The first word after a colon when introducing a complete passage; as,

1. In conclusion, I may say: We now have this phase of the matter under discussion and will reach a decision this week.
2. His suggestion was to this effect: That they proceed at once, etc.
3. Referring to your letter of recent date: We have looked up your original order and find that it was for ten cases, which were shipped you on the 21st.

**5.** The *first* word in the complimentary closing of a letter; as,

1. Yours very truly,
2. Respectfully yours,
3. Sincerely your friend,

**6.** Proper nouns and proper adjectives; as,

1. America, *American;* Canada, *Canadian;* England, *English;* France, *French.*

**7.** Every personified noun; as,

1. How wonderful is Death!
   Death and his brother Sleep.—*Shelley.*
2. Where art thou, beloved To-morrow?—*Shelley.*

**8.** In resolutions, the first word following "Whereas" and "Resolved;" as,

1. Whereas, The said plaintiff, on the last day aforesaid, in the county aforesaid, etc.
2. Resolved, That no dispute between nations, except such as may involve the national life and independence, should be reserved from arbitration.

**9.** As a rule, nouns followed by a numeral indicating their order in a sequence—particularly in the case of a Roman numeral capitalized; as,

1. Grade IV; Art. III; Act V; Book III; Part XI.
2. No 63; Section 17; Vol. II, Ch. 5.

**10.** The principal words in business and residence addresses:

1. Hon. Alexander McDowell, House of Representatives, Washington, D. C.
2. Mr. L. S. Young, care of First National Bank, Philadelphia, Pa.
3. Mr. Matthew R. Duncan, M. P., Ottawa, Canada.

**11.** The pronoun "I" and the interjection "O;" as,

1. I shall be glad to see you.
2. The star-spangled banner, O long may it wave!

Note.—"Oh," however, is usually written with a small letter; as,

1. Save, save, oh save me from the *candid friend.—Canning.*
2. But, oh! she dances such a way!—*Suckling.*

**12.** The abbreviations "C.O.D.," "P.O.," "A.D.," etc.

Note.—However, "a. m.," "p. m.," "f. o. b.," are preferably written with the small letters.

**13.** Abbreviations of titles like "D. D.," "M. P.," "Ph. D.," etc.

Note.—Do not capitalize these titles when spelled out in full; write "doctor of divinity," "member of parliament," "doctor of philosophy."

**14.** The names of the days of the week and the months of the year, but not the seasons, unless they are personified; as,

1. Your order was shipped on Monday, April 10.
2. One swallow maketh not summer.
3. Take Winter as you find him, and he turns out to be a thoroughly honest fellow with no nonsense in him.—*Lowell.*

**15.** Civic and ecclesiastical feast-days; as,

1. Labor Day, Thanksgiving Day, Decoration Day, Fourth of July, Confederation Day, First of July.
2. Easter, Whitsunday, Pentecost.

**16.** Specific geographical terms, and the points of the compass when they denote definite parts of a country; as,

1. The North Pole, the Equator, the Orient, the Levant.
2. An aristocracy had grown up in the South.
3. All his life he had lived east of the Mississippi River, but in his fiftieth year he and his family settled in the West—first in Colorado and later in New Mexico.

**17.** Every title of honor or respect, civil or military, preceding the names; as,

1. Professor John Morley, President Wilson, Congressman French, Senator Hoar, Premier Borden, Mayor Davidson, Captain Hale, Rear-admiral Dewey.
2. The President (of the United States), the King, the Emperor, the Pope (with reference to these rulers).

**18.** Every name or title of the Deity; as,

1. When God had worked six days, He rested on the seventh.—*Old Testament.*
2. From Thee, great God, we spring, to Thee we tend.—*Dr. Johnson.*
3. Almighty Everlasting God, to Thee we bow.

**19.** Books and divisions of the Bible; as,

1. Book of Job, Gospel of St. Luke, First Epistle to the Corinthians, New Testament.
2. Sermon on the Mount, Lord's Prayer, Ten Commandments.

**20.** The names of religious denominations or sects, political parties, and philosophical, artistic and literary schools; as,

1. Catholic, Methodism, Episcopalian, Baptist, Quaker.
2. Republican party, Democratic party, Liberal party, Conservative party.
3. Theosophist, Literalist, the Realistic school of painting.

**21.** The official titles of religious, social, political, commercial, and industrial organizations and institutions; as,

1. Young Men's Christian Association, Epworth League, West End Woman's Club, Knights of Columbus.
2. Tammany Hall, Kings County Democracy, Chicago Board of Trade, Inter-State Commerce Commission, Civil Service Commission.
3. College of the City of New York, LaSalle Institute, North Division High School, Toronto High School of Commerce and Finance.

Note.—Do not capitalize such generic terms (a) when used to designate a class; (b) when standing alone, even if applied to a specific institution, except to avoid ambiguity; as,

1. The various commercial associations of the city are to hold a monster mass meeting.
2. The high school at Springfield is considered the best in the county.
3. The institute announces a course in advanced pedagogy, beginning October 1.

Note.—Capitalize the word "government," however, when it applies to the United States Government, the Dominion Government, or definitely to any foreign government.

**22.** The names of governmental departments, legislative, administrative and judicial bodies, when specifically applied; as,

1. Congress, Parliament, House of Representatives, the Senate, House of Commons.
2. Board of Aldermen, Department of Public Roads, War Department, Supreme Court.

**23.** Names of important and accepted historical events and epochs; as,

1. Revolutionary War, War of Independence, World War, Louisiana Purchase, Battle of Verdun, the Inquisition, the Middle Ages, the Age of Elizabeth.
2. 'Tis the talent of our English nation.
   Still to be plotting some new Reformation.—*Dryden.*

**24.** Numbered political divisions; as,

1. The Thirty-fourth Ward vote was unusually large this year.
2. Judge Mackey was delegated to represent the Fourth Precinct at the nominating convention.

Note.—Such words as "ward," "precinct," etc., are frequently written with a small letter.

**25.** The names of streets, boulevards, parks, buildings, etc.; as,

1. Garfield Avenue, Tremont Square, St. Charles Place, Thirty-second Street.
2. Jackson Park, Botanical Gardens, Greenwood Cemetery.
3. Congressional Library, King Edward Hotel, White House.

Note.—Many newspapers do not capitalize "street," "avenue," "boulevard," etc. (See page 10, "Applied Business English.")

**26.** The chief items in an enumeration of particulars; as,

Please send us at once the following order:

25 lbs. Mocha and Java Coffee
10-gal. case New Orleans Molasses
25 bushels Potatoes
10 boxes Sapolio

## ASSIGNMENT

Underscore with two lines each word in the following letters and paragraphs that should begin with a capital letter:

dear madam:

through a mistake on the part of one of our clerks, your recent purchase was sent out c. o. d. instead of being charged.

we are very glad to be of service to you, and we list below some of the stock we have to offer at this time:

no. 1 and 2 hard maple
no. 1 and 2 birch
no. 1 and 2 basswood
no. 1 and 2 rock elm
no. 1 and 2 red oak

with this letter we are enclosing a leaflet describing briefly the functions of the national city company and giving the addresses of our principal correspondent offices. our richmond office, you will note, is located at 923, east main street.

mr. ernest a. power,
141 broadway,
new york city.
dear sir:

in compliance with your letter of recent date, we offer for your accommodation on the ss. metapan, due to leave this port for kingston august 16, the lower berth in stateroom 34, and for the return trip, ss. arrives august 26, due in new york on the 31st, upper berth in stateroom 33. cabin plans of both steamers are enclosed.

mr. r. c. van vechten,
137 east 66 street,
new york city.
dear sir:

honorable frederick p. keppel, third assistant secretary of war until July 1, 1919, now foreign director of the american red cross, will give at our first monthly meeting his reflections upon education in the light of the war. as a former president of the schoolmasters' association he will also be honored by us upon this occasion.

will you not make it a special point to hear dr. keppel and to bring a guest or two?

the gathering will be promptly at 6:30 at the columbia university club, 4 west 43d street, new york city, and dress, as always, will be informal.

please now return the enclosed postal card.

very truly yours,

mr. h. n. baldwin,
bradshaw, maryland.
dear sir:.

$100,000,000
government of the dominion of canada
thirty-year 5% gold bonds
due may 1, 1952
price 100 and interest

at the moment, we have on hand a small amount of these bonds which we are offering subject to prior sale and change in price.

the bonds are a direct obligation of the government of the dominion of canada and are a legal investment for sav-

ings banks in connecticut, new hampshire and vermont. they are redeemable at the option of the dominion government, as a whole but not in part, on and after may 1, 1942, and not earlier, on sixty days' notice, at 100% and accrued interest.

we regard these bonds as attractive and shall be glad to reserve some of them for you for outright purchase or in accordance with our investment plan.

very truly yours,

this proposal led to several debates in the canadian house of commons, of which the latest and most important took place on april 21, 1921. in support of the proposal reliance was placed upon the grounds advanced in the earlier debates already alluded to; and it was urged that objections put forward in those debates had been removed by the arrangement now proposed, which gave an important and definite status to the canadian representative. it was pointed out that a very large part of the affairs engaging the attention of the british embassy at washington related to the needs and conditions of this country, with which a canadian minister would be specially familiar. the advantage of constant conference and association with members of the american government, the opportunity for explaining and comprehending divergent points of view, and the advance in canada's constitutional status during the war and at the peace conference were relied upon. it was urged that canadian ministers negotiating treaties with the united states had occupied for the time being a diplomatic status, and that much advantage and no detriment had resulted. if such representation, though temporary in its character, was sound in principle as well as advantageous, objection to its permanency could not be sustained. the principle was actually in operation, as the members of the canadian section of the international joint commission were appointed by the crown on the recommendation of the canadian government. that commission, comprising two sections, one canadian, the other american, dealt with many questions formerly referred to diplomatic representatives.

(Practice Problems, "Applied Business English Exercises," Exercises Nos. 57 and 58.)

# APPLIED
# BUSINESS CORRESPONDENCE

*By*

RUPERT P. SORELLE

# INTRODUCTION

A large part of the world's business is at present transacted by correspondence. Formerly business men wrote only when it was absolutely necessary; the physical work of writing was slow and tedious. The typewriter and the practical use of shorthand have transformed the whole process. The stenographer, quick mail service, the wide distribution of products, and the extension of business relations throughout the world have multiplied correspondence enormously. Effective business correspondence has been made the subject of special study, and it has been reduced almost to a science.

And letter writing is not a new art; it has been practiced probably ever since man first began to write. Nearly two hundred years ago there lived in England a nobleman, Lord Chesterfield, whose letters have been handed down to us as models of style and elegance. We can learn much from these; but we can learn more from modern correspondence, which reflects applied psychology.

The quotations from Chesterfield which follow deal with the writing of business letters. They must, of course, be read in the light of the times in which they were written, but the advice they contain is unquestionably sound even today:

> The first thing necessary in writing letters of business is extreme clearness and perspicuity; every paragraph should be so clear and unambiguous, that the dullest fellow in the world may not be able to mistake it, nor obliged to read it twice in order to

understand it. This necessary clearness implies a correctness, without excluding an elegancy of style. Tropes, figures, antitheses, epigrams, etc., would be as misplaced and as impertinent in letters of business as they are sometimes (if judiciously used) proper and pleasing in familiar letters, upon common and trite subjects. In business, an elegant simplicity, the result of care, not of labor, is required. Business must be well, not affectedly, dressed, but by no means negligently. Let your first attention be to clearness, and read every paragraph after you have written it, in the critical view of discovering whether it is possible that any one man can mistake the true sense of it; and correct it accordingly.

* * * *

Politeness is as much concerned in answering letters within a reasonable time, as it is in returning a bow, immediately. . . . . Letters of business must be answered immediately, and are the easiest to write or to answer, for the subject is ready.

* * * *

John Addison, the great English essayist, was another who valued the importance of good letter writing. He wrote:

I cannot forbear mentioning a particular which is of use in every station of life, and which, methinks, every master should teach his scholars; I *mean the writing of letters*. I believe I may venture to affirm, that the generality of boys would find themselves more advantaged by this custom, when they come to be men, than by all the Greek and Latin their masters can teach them in seven or eight years.

The ability to write a good business letter is one of the most valuable qualifications one may possess. It

opens the door to immediate advancement in nearly every business office. When a business man finds that he can depend on his secretary to write many of his letters from a few notes or from verbal directions, he will gladly avail himself of this added service and be willing to pay for it.

At first only the unimportant routine letters, it is true, will be given to the secretary to answer, but the way in which these are handled will furnish a clue as to just what he is capable of and establish a basis for future promotion. Good correspondents are rare, and business men are constantly on the lookout for those who can really write letters that produce results. Correspondents are for the most part recruited from the stenographic ranks. The secretary has a rare chance to learn the art of writing good business letters. In the first place, the men who dictate the letters in any firm are generally men who *know the business*. If they are in the sales department they know salesmanship, and the arguments for and against their products; if they are in the advertising department they are fertile with ideas; if they are in the credit department they are students of human nature—and so on.

Ideas are what is needed in writing about *any* subject. It is the contact these men get with the actual business processes that develops ideas—makes them see things from different angles and in new lights, thus sharpening their powers of discrimination and judgment, developing creative imagination.

Good letter writing depends largely upon a background of business knowledge or experience. Therefore, the pupil who expects to excel in this field must use every opportunity to increase his knowledge of business. He must learn the mechanics and practices of business,

what is routine, what comes within the realm of the creative; he must learn the fundamental principles, its organization, and above all must be a student of economics. This furnishes him the material; the English language is the tool with which he fashions the materials into usable power.

# LESSON I

## THE FORM AND MECHANICAL CONSTRUCTION OF A BUSINESS LETTER

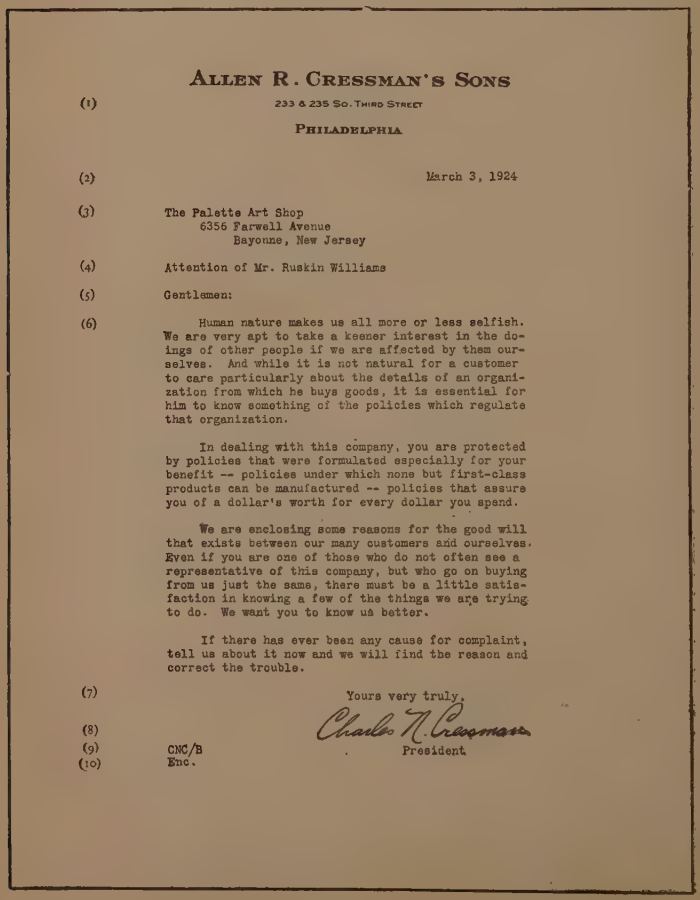
**The Plan of a Business Letter.**—In considering the question of the mechanical arrangement of letters in the following discussion, the typewritten letter has been selected as standard. The penwritten letter naturally will be governed by the same fundamental rules.

As in everything else, custom has developed certain conventional forms for the business letter, generally based upon convenience and clearness. The wise letter writer will not depart too widely from these prescribed forms. In many advertising and sales letters, however, the writer may secure interesting and effective results by departing from the conventional forms in his lay-outs.

A business letter consists of eight distinct parts, as follows:

1. *The Heading*
2. *The Date*
3. *The Address*
4. *Occasionally, the special reference, "Attention of Mr.—"*
5. *The Salutation*
6. *The Body of the Letter*
7. *The Complimentary Closing*
8. *The Signature*
9. *The Dictator's and Stenographer's Initials*
10. *Reference to enclosures, if any*

The following lay-out shows how the various parts of a letter should be arranged on the letterhead:



ALLEN R. CRESSMAN'S SONS

(1) 233 & 235 So. Third Street

PHILADELPHIA

(2) March 3, 1924

(3) The Palette Art Shop
6356 Farwell Avenue
Bayonne, New Jersey

(4) Attention of Mr. Ruskin Williams

(5) Gentlemen:

(6) Human nature makes us all more or less selfish. We are very apt to take a keener interest in the doings of other people if we are affected by them ourselves. And while it is not natural for a customer to care particularly about the details of an organization from which he buys goods, it is essential for him to know something of the policies which regulate that organization.

In dealing with this company, you are protected by policies that were formulated especially for your benefit -- policies under which none but first-class products can be manufactured -- policies that assure you of a dollar's worth for every dollar you spend.

We are enclosing some reasons for the good will that exists between our many customers and ourselves. Even if you are one of those who do not often see a representative of this company, but who go on buying from us just the same, there must be a little satisfaction in knowing a few of the things we are trying to do. We want you to know us better.

If there has ever been any cause for complaint, tell us about it now and we will find the reason and correct the trouble.

(7) Yours very truly,

(8) Charles N. Cressman

(9) CNC/B President

(10) Enc.

ILLUSTRATION OF THE FORM OF A LETTER

**The Heading.**—The heading consists of the printed, lithographed, or engraved name and address of the individual, firm, company, or corporation sending the letter. It usually contains in addition to this the telephone number, and, in some instances, the names of the officials of the company—if it be a company, firm, or corporation—and other facts necessary for the convenience and information of correspondents. In placing a letter on a letter head consideration must be given to the printed or engraved matter at the top. The letter should balance with this.

When the letterhead is not printed, this information may be typewritten and will consist then merely of the name and address. The following forms will give an idea of the arrangement:

1328 Broadway
New York City

June 12, 1924

---

THE COMMODORE HOTEL
42d Street & Lexington Avenue
NEW YORK CITY

April 1, 1924

---

THE FRIAR'S CLUB
44 West 44th Street
NEW YORK CITY

January 19, 1924

When written on the typewriter, the heading, if long, should be single-spaced, to make it as compact as possible. The name and address always should be given at the top of the letter. Do not crowd the heading close to the top of the page; leave a suitable margin.

**The Date.**—On the date line, the month, the day of the month, and the year are typewritten. This line may finish flush with the body of the letter, or it may be centered under the printed heading. Some correspondents prefer to start the date line at the same point on the typewriter scale as the complimentary closing.

It is not necessary to follow the date with a period after the year. The practice at present is to insert punctuation marks only where they will be of actual service in interpreting the written page. The endings *d*, *th*, *st*, should be used when they precede the name of the month; as, 4th of June, but June 4. It is improper to write dates in business letters thus: 10/18/24.

**The Inside Address.**—The address of a letter consists of the name, the title, and the place of business of the person, firm or corporation for whom the letter is intended. The address should be complete—containing all the information necessary for the proper delivery of the letter, since the envelopes will correspond exactly with the address in the letter. Only one title should be used. Titles and degrees, however, or words representing the person's official capacity, may be used when one does not include the other. In ordinary business letters the address should be placed at the top as shown in the diagram, but in letters to friends, or in more formal correspondence, it may be written in the lower left corner (see illustrations). The address may consist of two, three, or four lines according to the length.

When a letter is to be addressed to a firm, corporation, or company and the special attention of an individual is desired, the words "Attention of ———" (giving the name of the individual) may be written just above the salutation, thus:

The Cygna–Conly Company
295 Fifth Avenue
New York City
Attention of Mr. Hughes
Gentlemen:

In such cases the salutation is to the addressee, and not to the individual.

**Indentation of Address Lines.**—The following forms show the proper arrangement and indentation of addresses:

**Model 1**

Mr. W. C. Adams,
(5) Pittsburgh, Pa.

**Model 2**

Messrs. White, Partington & Bruce,
(5) 32 South Wabash Avenue,
(10) Chicago, Illinois.

**Model 3**

Marshall Field & Company,
(5) State and Washington Streets,
(10) Chicago, Illinois.

**Model 4**

Mr. J. E. Retherford
(5) The Ritz–Carlton
(10) Los Angeles, California

The tendency today is to employ the "open" style of punctuation; that is, to omit punctuation in the heading as well as in the date line; but the secretary or correspondent should adopt this practice only on request, or when it is an established rule of the office.

The following block margin is a form that is now used by many firms:

Mr. W. M. Blackwood
1620 Lakeshore Drive
Chicago, Illinois

**The Salutation.**—The salutation in a business letter should be in harmony with the personal relations of the correspondents. "Dear Sir" and "Gentlemen" are now the most common forms. "Dear Sir" is used in addressing an individual; "Gentlemen" in addressing a firm, company, or corporation. "My dear Sir" and "Sir" are more formal and are rarely used. "Dear Sirs" has fallen into disuse.

In official correspondence, such, for example, as that exchanged between departments of the government, "Sir" is the form generally used.

The forms "My dear Mr. Smith" or "Dear Mr. Smith" may be used when there is a personal acquaintance between the correspondents. Some concerns, to avoid the cold formality of "Dear Sir," have adopted the salutation "Dear Mr. Smith," but such a salutation generally is used only where there is a personal acquaintance or some bond of fraternal relationship, as, for example, that which exists between teachers, or the members of some other profession or craft.

"Dear Madam" is the generally accepted form of salutation for a woman, either married or single. In addressing a firm composed of women, "Mesdames" is the proper salutation. In addressing a firm composed

STRAWBRIDGE & CLOTHIER

MARKET EIGHTH AND FILBERT STS.

PHILADELPHIA

September 14, 1924

Mr. J. D. Green

Elmore Apartments

Trenton, New Jersey

Dear Sir:

I have your letter of September 11, and am glad to send you, enclosed, a little message to your four hundred young men and women who are training for business in the Senior High School of Trenton. I trust it may be in some measure what you want.

Very truly yours,

Morris L. Clothier

MLC/B
Enc.

ILLUSTRATION OF A SHORT DOUBLE-SPACED LETTER

of a man and a woman, the proper salutation would be "Dear Sir and Madam"—the order depending upon whether or not the man or the woman is the senior partner.

**The Body.**—The body of the letter contains the message. The composition of the letter will be discussed fully in other chapters of the book. The body begins on the next line below the salutation, indented five spaces from the margin. All other paragraphs should begin at the same point.

The following points are to be observed in writing the body of the letter:

The subject of the letter may be written in the upper left corner just above the name. If the letter deals with several subjects, each subject may begin a new paragraph and be introduced with a word or two indicating the subject. These words are usually written in capitals or are underscored.

Whether double or single spacing is employed in the body of the letter will depend on the length. Most letters are now written single space, with double spaces before and after the salutation, between paragraphs, and before the complimentary closing. Postscripts, now rarely employed, should be added at least a double space below the signature and should always be single spaced.

The second and following pages of a letter should be written upon plain sheets (*not* letterheads) of the same kind of paper used for the letterhead. The name or initials of the person addressed are placed at the left-hand margin of the second and following pages near the top. The number of the page should follow these; thus, "W. E. S.—2". When it is necessary to indicate the date on the second and succeeding pages, it should follow the initials.

September Twenty Sixth
Nineteen Twenty Four

My dear Mr. Green:

I am happy to respond to your letter of May 20, and, for the benefit of your students, testify to the value of a business training in the career of a young man or young woman

I have never ceased to be grateful for the wise advice of my father, who urged me to prepare in this way for the practical questions that come into every man's life. Although I adopted an artistic career, there are many times that affairs of large business moment must be decided and my training in this line has been of invaluable service.

In the highly complex conditions of today any knowledge gained in youth is apt to be of great service at a moment's notice, and this is perhaps most true of such matters as are being taught in your department.

With cordial greetings to the members of your class, I am

Sincerely yours,

Charles Ray

Mr. S. D. Green
Department of Business Instruction
Senior High School
Trenton, New Jersey

ILLUSTRATION OF THE FORMAL STYLE OF ADDRESS

For the sake of appearance, paragraphs at the bottom of a sheet should contain at least three lines. A single line, or part of a line, should not be carried over to the second page. The secretary or correspondent, by learning to estimate the amount of space required, can obviate awkward breaks of this kind.

Quoted matter, as, for example, a telegram, may be made more effective by indenting it, both right and left margins. If the quoted matter contains more than one paragraph, the quotation marks should be used at the beginning of each paragraph and at the end of the last. When there is an enumeration of particulars, or a list of items—as, for example, in an order for goods—these should be indented and tabulated. When using double spacing for the letter, quotations may be written single space and indented.

The closing words of a letter usually begin a new paragraph. Enclosures should be indicated at the left under the dictator's and secretary's initials.

**The Complimentary Closing.**—The complimentary closing consists of the words "Yours truly," "Yours respectfully," etc. The style of the complimentary closing must be determined by the relationship existing between the correspondents. It should be in harmony with the salutation. The complimentary closing usually begins in the middle of the line so that when the signature is affixed, the letter will be balanced.

The following are the approved forms of complimentary closing for business letters:

*Yours truly,*
*Very truly yours,*
*Truly yours,*
*Respectfully yours,*
*Very respectfully yours,*
*Yours respectfully,*
*Sincerely yours,*
*Faithfully yours,*
*Cordially yours,*
*Yours faithfully,*

John F. Towle Company
MANUFACTURERS OF
BAND SAWS BAND KNIVES
WOBURN, MASS. U.S.A.

August 18, 1924

Greenville Hardware Company
5163 Kensington Boulevard
Greenville, New Hampshire

Gentlemen:

Your remittance of $46.19 was received with thanks.

We are sorry to learn of the breakage of the H3256 Hand Saw, but are just wondering if you are not able to get these parts locally. We would allow, willingly, any reasonable expense you would be obliged to pay in securing these parts; but of course if you cannot conveniently make this arrangement, we shall endeavor to get them from our factory

The crepe paper was properly charged against you, as the price which appears in our catalogue is based on each roll containing 10 feet. An unfortunate mistake was made by the printer, in getting this up, to read 30 feet. We will have this error corrected in our next issue.

We trust, however, that you will appreciate the fact that you have received just what you were charged for and hope you will not experience any particular difficulty in disposing of the goods.

We also regret to note the breakage on the casserole, but we are wondering if the complete dish is defective or if you would be able to use it if we replaced the inside.

The very bad condition in which you report having received this shipment is, no doubt, the direct fault of the carrier. If we can be of any assistance in filing a claim for you, we shall be glad to do so if you will send us the necessary papers.

Very truly yours,

JOHN F. TOWLE COMPANY

By Cyrus Conly

CC/J

ILLUSTRATION OF FULL-PAGE LETTER

"Cordially yours" is used when the writer wishes to express a more kindly interest. "Fraternally yours" is confined to letters between members of fraternal orders, insurance companies, etc. The closing "Respectfully yours" is appropriate in letters from an inferior to a superior, from the young to the aged, from a stranger to a person of prominence.

When the salutation of a letter is omitted it is customary also to omit the complimentary closing.

In interhouse correspondence, the salutation takes the place of name, address and salutation, and usually consists of merely *Mr. Smith:* or *Miss Beygrau*: etc.

Never close a letter with "Yours, etc.," as this is a form of disrespect. Capitalize only the first word.

In addressing a petition to a board of aldermen, or to a legislative body, the salutation should be "Gentlemen" or "Sirs" and the complimentary closing should be "Respectfully submitted."

Such titles as *General*, *Captain*, *Colonel*, in the address, salutation or body of the letter should not be abbreviated.

**The Signature.**—Signatures are usually penwritten by the dictator. In the case of firm or corporation names, the name may be typewritten and followed by the penwritten signature or initals of the dictator of the letter. The person thus signing the letter should give his official designation, and if he has none, should write "by" preceding his name. When penwritten, *the signature should be legible*, yet few of them are. There is really no excuse for an illegible signature, but no end of confusion is caused by the failure or writers to sign their letters legibly, to say nothing of the failure to sign them at all. To avoid the possibility of misreading, it is the practice now to type the signature immediately below the penwritten signature. To illustrate:

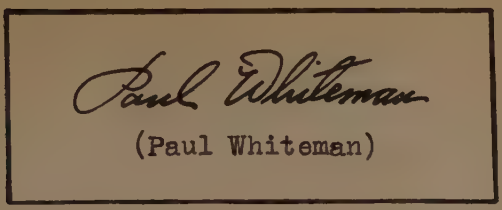



ILLUSTRATION OF "CHECK" SIGNATURE

A signature should always be the same. Variations of a signature, as, for example, "John Robert Gregg," "John R. Gregg," "J. R. Gregg," "Jno. R. Gregg," "J. Robert Gregg" are confusing.

An unmarried woman in writing a business letter to a stranger should always prefix to her signature the title "Miss" in parenthesis, thus: (Miss) Myrtle McMannis. When one signs "M. McMannis" the sex of the writer is in doubt, and since it is customary in such instances to use the prefix "Mr.", an embarrassing situation arises.

A married woman should sign herself thus:

*Elizabeth Mortimer*
(*Mrs. Harry B. Mortimer*)

In answering her letter, she should be addressed *Mrs. Harry B. Mortimer.* If her husband is not living she would sign herself thus: (*Mrs.*) *Elizabeth Mortimer.*

A signature in any case should be written so that it will end on a line with the body of the letter. In typing a letter, leave sufficient space for signature.

**Dictator's and Stenographer's Initials.**—These are placed in the lower left corner of the letter, a double space below the signature, and are usually written thus: S-T, the "S" indicating the initials of the dic-

tator, and the "T" indicating the stenographer. The word "enclosure" or "enclosures" would be written a single space below this.

**Mechanical Details.**—Theoretically, the business letter usually consists of the parts explained in the foregoing.

All these features as they should appear on the ordinary business letter are shown in Illustration No. 1. They are remarkably simple, but in the handling of this very simple material the stenographer can quickly show whether or not he is an expert in his work.

From the mechanical point of view, business letters naturally fall into three classes—the *short letter*, the *ordinary one-page letter*, and the *long letter*. Types of these three letters, in different arrangements, are illustrated.

Hardly any two letters will be alike so far as length is concerned, but all are arranged on the same general plan. The test of the secretary's skill is to arrange his letter to comply with the customary form in taste and in artistic balance.

The first thing to be considered in proper distribution of the typed matter on the page is *margin*. A simple illustration will make clear the correct valuation of the margin: The effect of a picture is much enhanced by its frame, or by a wide "mat" around it—if it is an engraving, etching, or water color. In arranging the typewritten mass, consider the letter itself as the picture, and the margin, or white space around it, as the frame, and you will get a correct conception of the fundamental principles of display.

As the present practice is to use letterheads of the same size for all letters, it is obvious that the shorter the letter the wider the margin necessarily will be—and

# EUGENE A. OLSON COMPANY

Engravers • Lithographers • Printers

HARTFORD, CONN.

June 14, 1924

The Gorman Company
50 S. Wabash Avenue
Chicago, Illinois

Gentlemen:

Run the tips of your fingers over these six letterheadings, while your eyes consider how neat, clear-cut, and dignified they look.

They are all printed from engraved dies; that's why they present such an attractive appearance. Die-printing is the highest form of printing art; and many business-men who don't use it, but would like to, abstain from doing so because they have an idea that it is extremely costly.

As a matter of fact, it adds only a few dollars a year to the cost of ordinary printed letterheads; but how much it adds to the good impressions made upon prospects and customers by the message-bearers of one's house!

You will be surprised to learn how little it will cost to give your yearly army of typed salesmen, adjusters, collectors, and messengers, this first advantage over nearly all of those they must meet and compete with on your customers' desks.

Nor will it obligate you in any way to have the facts before you for your consideration and decision. Simply suggest on a sample of your present letterhead, the quantity you are likely to need, and it will be a pleasure to supply the prices. Then, if you are interested, sketches can be prepared and submitted at your convenience.

Yours for well-dressed letters,

EUGENE A. OLSON COMPANY

Eugene A. Olson

EAO/C
Enc.

ILLUSTRATION OF "BLOCK" STYLE

this applies to the top, the bottom and the sides. In the short and medium-length letters, the margin at the bottom may be left a little wider than the others. The printed pages in first-class books are a good example of this. By the use of wide or single space, as the case may demand, a good margin may always be obtained. Within certain bounds, the wider the margin the better the appearance. A letter should never present a crowded appearance. A single-spaced letter filling the sheet from edge to edge is about the most uninteresting thing imaginable. A study of the make-up of good books will furnish valuable suggestions for the arrangement of letters as well as all kinds of typed matter. The illustrations here presented will give a correct idea of the proper disposition of the average business letter on the letterhead.

Another point to be taken into consideration is paragraphing. Breaking the matter up into frequent paragraphs relieves the monotonous appearance and invites the reader to continue. Paragraphs, including the first, are usually indented uniformly five spaces. There is some difference of opinion on this point, but the best correspondents take the view that typewriting is but another form of printing and should be regulated by the rules that apply to printing. Do not begin the first paragraph at the point at which, or below which, the salutation ends. This is incorrect from the typographical point of view.

There are a thousand and one other little details that bear on the subject of physical appearance that must be taken into account. No matter how good your judgment may be in arranging the letter, if these details are not observed the appearance of the letter will be marred.

The National City Bank
of New York

June 3, 1924

Mr. Kenneth McGowan
120 Boylston Street
Boston, Massachusetts

Dear Sir:

I was interested in receiving your letter which indicated that you have over four hundred young men and women training for business under your supervision in the high school of your city. I congratulate you upon the opportunity which you thus have for aiding so many who are planning to enter the business field in this country. It is a line of work which must prove useful to the community and to those with whom you are more closely associated in view of the growing activities of the United States in industry and commerce.

We are by far the world's greatest manufacturer and the greatest producer of foodstuffs and manufacturing material. Our out-turn of manufactures is equal to that of any other two manufacturing countries of the world; our supplies of important manufacturing materials including cotton, copper, iron and coal far exceed those of any other nation, and our surplus of foodstuffs is still large though naturally somewhat declining in view of the steady increase in our population and therefore in domestic consumption.

It is not surprising then that our total domestic exports exceed those of any other nation, while the fact that our manufacturers require large quantities of foreign material for use in their factories increases our interest in imports as well as that of exports. We are absolutely dependent upon the tropical world for large quantities of food and manufacturing material, and as the people of the tropics are not as a rule manufacturers, we shall always be able to market in the tropics and the Orient large quantities of our manufactures of which the exportation is very rapidly growing, while Europe which must import large quantities of foodstuffs will always prove a ready market for such proportion of our food products as we can spare.

I am enclosing herewith a few examples of some brief statements which I supply to the press from time to time on matters appertaining to commerce and our industries. If you should like to be placed upon the mailing list for this weekly statement, I would be very glad to arrange to have it sent regularly to you, free, of course, of any expense on your part. They are already going to a large number of educational institutions and libraries and it is always a pleasure to me to put them directly into the hands of an instructor.

Very truly yours,

O.P. Austin

CPA/M
Enc.

O.P. Austin
Statician

ILLUSTRATION OF CONVENTIONAL, LONG, FULL-PAGE LETTER

**Typing Factors to be Considered.**—Since most business letters are now written on the typewriter, the following details should be strictly observed:

1. The letter should show an absolutely even touch.
2. Capitals and other full-face characters should be struck with a little heavier touch in order to produce uniformity in appearance with the other matter.
3. The type should always be clean.
4. The punctuation marks should not perforate the paper.
5. Fresh ribbons are essential to good, clear, clean-cut copy. The color should be in harmony with the printed letterhead.
6. Erasing should be avoided as much as possible.
7. Striking one letter over another should never be tolerated in a letter.
8. Poor spacing, due to failure to strike the keys in even time, should be avoided.
9. The right-hand margin should be quite even.
10. Judgment in the use of spacing between the lines adds much to the attractiveness of the letter.
11. Correct and uniform indentation of paragraphs contributes to effective appearance.
12. Use only clean paper that is free from finger prints. Avoid using paper that has been previously used as a "backing sheet."
13. Letters should be written on good paper and the envelopes should match the paper.
14. Letters should be written on paper of the accepted letterhead size—8½x11 inches. Freakish stationery of all kinds should be avoided.
15. The date should be on a line by itself and be even with the right-hand margin or centered under the printed letterhead; a period need not follow.
16. The salutation is followed by a colon only.
17. The title "Mr.," "Mrs.," "Miss," or "Messrs.,"

etc., should always precede the name. Company names should not be preceded by "Messrs."

18. Accuracy in spelling, punctuation, typing must be closely observed.

19. The misspelling of a name is *unforgivable*.

20. Avoid improper division of words when the hyphen is used.

21. The point of starting the complimentary closing should be determined by the length of the signature. It should balance with the signature.

22. If a title follow the signature it should be written on the line below and be even, or nearly even, with the right-hand margin.

23. The letter should be examined for misprints and inaccuracies before it is taken from the machine.

There is one caution that every letter writer should observe, and that is, not to attempt to copy the style of every striking letter that comes to his attention. The letters that reach any one office are extraordinarily varied. A large proportion of them, it will be found, are inartistically arranged, incorrectly typewritten, and bear unmistakable signs of carelessness. The models used as illustrations in this book conform to the accepted standards.

**The Envelope.**—The chief consideration in addressing envelopes is accuracy. To ogreat care cannot be exercised in this respect. The spelling of the name is very important. It should be the same as that adopted by the owner of the name. He is the only authority on that—a law unto himself—and it is a mark of discourtesy to disregard this factor. In the conventional style, the name occupies the first line of the address on the envelope, the number and name of the street is placed on the second, and the third line contains the name of the city and the state. The first line begins

OFFICE OF THE PRESIDENT

Frank Presbrey Co
247 Park Avenue
New York

ADVERTISING

May 7, 1924

Mr. Vimont Welch
124 Center Avenue
Memphis, Tennessee

Dear Sir:

I have your letter of the 6th instant. Because of my very long association with the Boy Scout movement, I am always seriously and heartily interested in the success of high school students, particularly those training for business.

In business, perhaps as much as in anything else, the great element in character training is doing -- action. Our boys represent the greatest unspent energy in any community. How the boy directs his activities during his leisure hours largely determines the kind of man he is to become. He has four times as many hours outside of school as he has under its influence.

Another great element in a boy's training is being. What a boy wants to be is generally determined by the kind of man he knows and looks up to. Invariably, boys follow where the man leads, and almost every boy has his hero. My experience shows that boys are not influenced nearly so much by what is preached to them as by the men they know.

I have very great praise for our schools, particularly the schools teaching business, but the school wages an unequal fight against outside influences, and the great majority of boys develop their characters very largely after they have left school.

Modern life has greatly improved the conditions under which we live. It has decreased our physical hardships and has widely broadened our boys' range of interest, but

ILLUSTRATION OF HANGING INDENTION STYLE

Mr. VW 2

it has brought a wide cleavage between the activities of the boy and the activities of the man.

I feel that the boys of America need the assistance of every right-minded man, and the man who builds in boys builds lastingly in truth, because it is these boys who are to carry on the ideals which we have conceived, and it is up to them to build in truth the country that our forefathers planned.

Success to you in your work, and my very kindest regards to all of your students.

Very truly yours,

Frank Presbrey

FP/I

ILLUSTRATION OF SECOND PAGE, HANGING INDENTION STYLE

just below the middle of the envelope and each succeeding line is indented five or ten spaces, depending on the size of the envelope and the length of address. The name of the state should always be given even when the letter is addressed to a large city. The titles "Mr.," "Mrs.," "Miss," or "Messrs." should always be used unless others are given. Where the address is long it may occupy four lines. A letter addressed to an official should bear his official title on the envelope. All lines

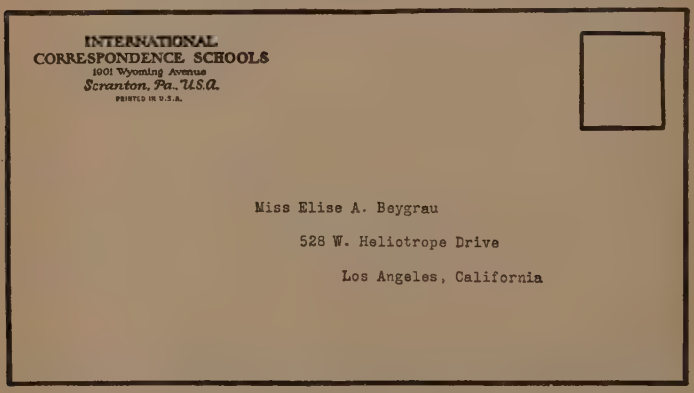



ILLUSTRATION OF CONVENTIONAL ENVELOPE ADDRESS

in addresses on envelopes begin with capitals. Punctuation may be omitted at the end of lines. "No." is not required before street numbers, nor "P. O." before box when the post-office box number is given. In writing c/o use a small "c." The word "city" should never be used in place of the name of a city in addressing envelopes; always write the name of the city in full. The illustrations show the proper balance of addresses on envelopes.

The addresses on longer or larger envelopes should be arranged similarly. A new form of addressing en-

velopes, quite widely adopted, because of its simplicity and speed, is as follows:

Mr. Frank Harwood
Crow's Nest Road
Bronxville, N. Y.

Any incidental direction, such as "Personal," "Box 19," "General Delivery," "Care of," and similar instructions, may be placed in the lower left corner.

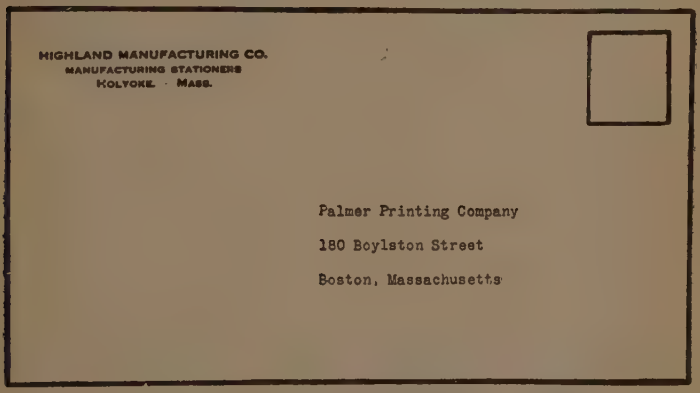



ILLUSTRATION OF ENVELOPE ADDRESS

The envelopes should always bear the *return address of the writer.*

**Folding.**—A business letter should always be folded neatly. It should fit the envelope snugly. Each fold should be straight.

The regulation 8½x11-inch letter sheet is folded properly as follows: Grasp the lower end of the letterhead and fold upward to within ⅛ inch of the top—the slight margin at the top is left to make it easier to separate the ends in unfolding. See Figure 1. The second fold is made by folding from right to left—dividing the width of the letterhead into three nearly equal divisions.

See Figure 2. The third fold is made from left to right, leaving a little margin as shown in the illustration, in order that the letter may be easily opened.

Letters, of course, should not be folded until they have been completed by the signature.

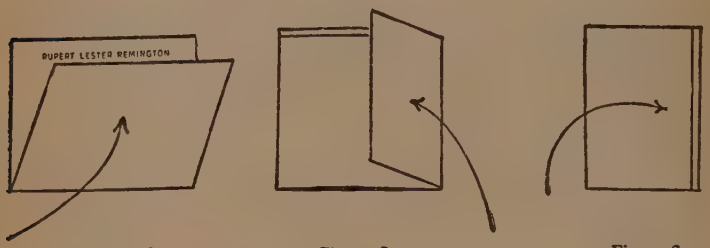



Figure 1 Figure 2 Figure 3

HOW TO FOLD A LETTER PROPERLY

## LABORATORY PROBLEMS

(a) Study the following letters from the viewpoint of mechanical arrangement. Construct letterheads, employing your own name and address. Type each on a separate sheet, employing the form that you deem to be the most appropriate. Insert current date.

1. Mr. James B. Williams, General Agent, Wells Fargo & Company Express, Pittsburgh, Pa. Attention—Debit Transfer Desk. Dear Sir: After careful search we have been unable to locate the copy of a receipt asked for in your letter of May 8, covering charges on shipment of two rims from the Columbus Welding Manufacturing Company to the Twin City Auto Company, Minneapolis, Minnesota. If it is possible for you to furnish us with the date of the Columbus Welding Manufacturing Company's invoice covering this shipment, we shall make a further investigation, and it may be possible that we can locate a copy of the receipt. Yours very truly,

2. Mr. B. R. Wodehouse, 198 Grand Avenue, Toronto, Canada. Dear Sir: Our maturity file brings to our attention this morning the shipment of watches referred to in our letter of December 28. We do not seem to have received your reply. Can you tell us whether this package has been located in the post-office since you wrote us? If not, we shall appreciate your information on the enclosed sheet so that we may take this matter up energetically with the post-office authorities. The amount of money involved in this package is a rather large one and we are very desirous of getting the case cleared up. Accordingly, we shall deeply appreciate receiving your prompt reply. Yours very truly,

3. Mrs. H. A. Weldyke, Santa Monica, California. Dear Madam: We are very glad to comply with your request and are enclosing a copy of our booklet, "Doing the World's Work." It will show you the many ways in which a small Robbins & Myers Motor will save you time and labor at a cost of but a few cents a week. Before you get an electric motor it is very essential that you know exactly which type and size you should use for your particular services. To enable you to make absolutely sure that you are getting exactly the right motor we have prepared a blank form on page 15 of the book. If you will fill this blank in and return it to us, we shall be glad to send you a catalogue and complete information on a motor to meet your requirements. You will probably be surprised to learn how little one of these labor savers will cost you. Robbins & Myers Electric Motors are much less expensive than most people think. Just fill in the blank and return it to us, and we will tell you exactly what a motor for your particular service will cost. This will not obligate you in the least. Yours truly,

(b) Rearrange No. 1, employing hanging indention; No. 2 in the "block" style.

# LESSON II

## THE OUTLINE AND FORMS OF ADDRESS

**Outline of Topics.**—In writing a business letter, or any other composition, the young writer will be able to present his ideas in much more logical sequence and produce a piece of work that hangs together as an organized whole if he will first make an outline or summary of the topics or phases of topics he intends to write about. The outline at first should be very full. Many ideas will probably suggest themselves that seem to bear directly upon the subject, and when these have been noted, it is possible to rearrange the outline, placing the different subjects in the most logical order. In going over the outline you will perhaps see that some of the ideas are not really relevant to the subject, and may be stricken out. On the other hand, opportunities for strengthening or expanding the outline may be suggested.

In writing from the outline, dispose of each topic fully as you come to it so that a return to it will be unnecessary. Analyze the whole question. Try to present your ideas in as logical order as possible. Whether or not you have arranged your outline logically will be determined easily when you have finished. The outline also will often suggest the advantage of employing paragraph headings to emphasize definite topics that may be handled more effectively by extended treatment.

As experience in handling letters is obtained, the outline will become less and less essential to an orderly presentation of the message, and finally may be discarded altogether. The experienced letter writer is able to carry in his mind the topics of the letter and to dispose of them systematically. Most business letters are brief, and, dealing usually with but one topic, can be disposed of without an outline.

**Example of Outlining.**—The following example will illustrate the advantage of outlining a letter before beginning its composition. The outline is better adapted to long letters in which a *number* of subjects may be treated extensively. In such cases a general outline of topics, with subdivisions under each, as the development of the composition is planned, will enable the writer to organize his material logically.

ILLUSTRATION OF OUTLINING

| *The Outline* | *The Letter as Written* |
|---|---|
| 1 Arousing curiosity | Recently I was asked "if the Lakewood bus was to be the regular means of transportation to Lakewood." |
| 2 Desirability of the service | I wonder if you, too, will be interested in knowing about this?<br>The bus will be the regular means of transportation until such time as we find something more fitting or better adapted to the purposes of an exclusive neighborhood. When one analyses the plan under which Lakewood is being developed and compares the bus service, which will be exclusively for this property, with |

the ordinary street car service which, if we had it, might develop an undesirable element, we are led to believe that the bus service is really the most desirable.

3 Dependability

Certainly it is dependable. For two years now we have maintained an uninterrupted service. There has been comparatively no variation in the running time. More than 55,000 people have been carried. Experience has shown that beyond the possibility of a doubt we can give adequate transportation summer and winter by this method.

4 Popularity in other cities

Abroad, the motor bus is gradually taking the place of the street car for all kinds of service, city and suburban. London now has over 3,000 buses in operation. Many American cities are taking it up. Frankly, for the kind of people there will be at Lakewood, this form of transportation seems ideal. It is dignified—private. It takes but twenty minutes from the Square to Lakewood.

5 Summary

6 Additional features of service

Of course the present service will be much improved. The plan is, more buses — more frequent trips. A schedule for early in the morning and late at night will be arranged. All of this will come as demanded.

Appeal to reader's judgment

So, after all, when one compares it with street car service isn't it really the best for our purposes?

| | | |
|---|---|---|
| 8 | Creating a feeling of satisfaction | In any event, there will be adequate transportation to Lakewood, always. |

**Titles of Address; Salutations.**—Custom demands that every name must carry with it a title. The titles generally used are *Messrs.*, *Mr.*, *Mrs.*, *Miss*, *Hon.*, *Dr.*, *Prof.*, and sometimes *Esq.*

*Messrs.*, the abbreviation of *Messieurs*, the French for *gentlemen*, is applied to business firms that are in the nature of *partnerships;* as, *Howard Carter & Sons*, *Park & Tilford*, *Carroll, Jacobs & Cunningham*. Such partnership names may generally be distinguished by "&" preceding the word *company*. Although many such firms are in reality corporations, the rule is a safe one to follow. The *General Electric Co.*, *Jordan Automobile Company*, are obviously corporation names and should *not* carry the title *Messrs.*

*Mr.* is the title applied to a man who has no other known title; as, *Mr. James Preston Gibbs*.

*Mrs.* is the title of a married woman; as, *Mrs. Rex Goodwin SoRelle*. In signing a letter, a widow should use her given name, or initials, and should prefix "Mrs." in parenthesis before the name; as, (*Mrs.*) *Frances Porter*. A married woman should sign her own given name, and write underneath, in parenthesis, the name of her husband with "Mrs." prefixed; thus, *Phyllis Smith* (*Mrs. St. Clair Smith*). If a woman holds an official position, she is given the title that in the same case would be given to a man. The salutation for a woman is "Dear Madam," whether she be married or single.

*Hon.*, the abbreviation of *Honorable*, should be prefixed to the names of those who occupy, or have occu-

pied, important government positions—cabinet officers, senators, ambassadors, governors, lieutenant governors, members of congress or of state legislatures, judges, mayors, etc.

*Rev.* is the title given to clergymen. *Rev. Dr.* may be applied, when the given name or initials are unknown, to a clergyman who is the holder of a scholastic degree containing the letter "D."

*Dr.* is properly applied to any one, either a man or a woman, who is the holder of a scholastic degree containing the letter "D."

*Prof.* is applied only to one holding a professorship in an educational institution conferring degrees. It is not properly applied to teachers in secondary schools, or to teachers in general.

*Esq.* is used to some extent in the legal profession, but it is gradually giving way to the title of *Mr.*

The titles *Professor*, *Governor*, *Lieutenant*, *President*, *Captain*, *General*, etc., should not be abbreviated except when the given name is written. Example: *Gov. Alexander Hamilton.* If the given name is omitted, the title should be spelled out—*Governor Hamilton.*

No two of the foregoing titles may be used together, except in the instance noted of *Rev. Dr.*, and then only when the given name is omitted—*Rev. Dr. Manning.* The titles *Mr.* and *Esq.* should not be used with the same name.

It is a mark of discourtesy to omit titles of distinction.

Do not use non-professional titles in the addresses of letters.

"General Manager," "President," "Secretary," etc., following a name are used merely as titles of designation and do not affect the prefixed title.

**Government Officials.**—In addressing communications to departments of the Government, address the officer rather than the individual.

The President: *To the President, Washington, D. C., Sir:* or *Mr. President:* The President is the only official whose name may be omitted in the address.

The Vice-President: *To the Hon. Sewell A. Moore, Vice-President of the United States, Washington, D. C., Sir:*

A Cabinet Officer: *To the Hon. William Hollister, Secretary of State, Washington, D. C., Sir:*

A United States Senator: *Hon. W. E. Borah, U. S. Senate, Washington, D. C., Senator:* (*My dear Senator,* if the writer is an acquaintance.)

A Justice of the Supreme Court: *Hon. Edward D. Brown, Chief Justice United States Supreme Court, Washington, D. C., Sir:*

A Congressman: *Hon. James S. Davenport, House of Representatives, Washington, D. C., Sir:*

A Governor: *To His Excellency Robert Browning, Governor of Virginia, Richmond, Va., Sir: or Governor:*

**Army and Navy.**—The following are forms of titles of address and salutation used in the army and the navy. Give the rank in the salutation to any officer of the army or the navy above the rank of Lieutenant; "Sir" is the proper salutation for a Lieutenant or non-commissioned officer.

A General: *Gen. John J. Pershing, Chief of Staff, War Department, Washington, D. C., General:*

A Minor Commissioned Officer: *Maj. John T. Knight, The War Department, Washington, D.C., Major:*

The Admiral: *Admiral William Snowden Sims, Navy Department, Washington, D. C., Admiral:*

A Rear-Admiral: *Rear-Admiral Wm. L. Rodgers, Navy Department, Washington, D. C., Rear-Admiral:*
A Commander: *Commander Henry B. Wilson, Bureau of Navigation, Washington, D. C., Commander:*

**Clergy—Protestant.**—A Bishop (other than a Methodist): *To the Right Reverend William T. Manning, Bishop of New York, New York, N. Y., Right Reverend Sir:*
A Methodist Bishop, a Clergyman, or Rector: *Rev. Pembroke W. Reed, Rector of Trinity Episcopal Church, Buffalo, N. Y., Reverend Sir:* or *Reverend and Dear Sir:*

**Clergy—Roman Catholic.**—A Cardinal: *His Eminence, Patrick J. Hayes, St. Patrick's Cathedral, Fifth Avenue, New York City, Your Eminence:*
An Archbishop: *Most Reverend Michael J. Curley, D. D., Archbishop of Baltimore, Baltimore, Md., Most Reverend and Dear Sir:* or *Your Grace:*
A Bishop: *Right Reverend Edward O'Dea, D. D., Seattle, Washington, Right Reverend and Dear Sir:* or *Right Reverend Bishop:*
A Female Superior of Order: *Reverend Mother Gervace, 1708 Summer St., Philadelphia, Pa., Reverend Madam:* or *Reverend Mother:*
A Female Member of a Religious Order: *Sister M. Jeanette, Dominican Convent, Jersey City, N. J., Dear Sister:*
Priest: *Reverend G. W. Corrigan, M. R., St. Joseph's Church, Newark, N. J., Reverend and Dear Sir:* or *Reverend and Dear Father:*

## LABORATORY PROBLEMS

(a) Make suitable outlines as a basis for writing the following letters:

1.

Mr. Fred Hinds,
Hyndman & Park,
Reading, Pennsylvania.

Dear Sir:

We are sending you galley proofs of a little book entitled "Clothing Selling Hints" which we have prepared, to give your salesmen some inside pointers in selling.

This is not intended as a sales manual, or an attempt to tell your salesmen how to make sales. All we can hope this little book will be is a primer of hints. If it will help your salesmen, it will have served its purpose.

Our object in sending you these advance proofs is to ask you to read the booklet and give us your opinion of it. Let us know whether you do not believe it will add to the selling efficiency of your salesmen.

The plan we have in mind is to get this book out in a handy size—about ⅛ of an inch thick, 4½ inches wide and 7½ inches high—to fit the pocket.

We will print your salesmen's names on the front cover if you will give us a list of their names. We enclose a blank for your convenience.

We have had some prominent clothing men read over the manuscript of this proposed book, and they have passed upon it very favorably. It is impracticable to send you the manuscript, so we are sending you these advance proofs. We shall greatly appreciate your candid expression, together with the names of your salesmen. May we have both at your early convenience?

Yours very truly,

2.

Mr. B. L. Francis,
Ocean City, Florida.

Dear Mr. Francis:

I am certainly sorry, Mr. Francis, that your highly appreciated business with us has not been handled in a more satisfactory manner.

It seems to me almost inexcusable that your wishes could not have been given the right attention in the past, and as I am particularly anxious to get down to the bottom of this affair, I would appreciate your further assistance.

I do not believe the records that I have been able to locate are conclusive enough to give you the information that you desire. Enclosed you will find the statements I have been able to obtain.

I dislike very much having to put you to any further trouble, but feel confident you will appreciate my position and realize I have no other alternative if I want to give your wishes the attention that they deserve.

Will you please write me and tell me just what additional information you want other than that which I have enclosed. For your convenience in answering, I shall send you a self-addressed stamped envelope, and assure you that just as soon as your answer is received, the matter will be given my personal attention.

Yours very truly,

3.

Mr. Floyd W. Renaud,
26 Union Street,
Springfield, Ohio.

Dear Sir:

We acknowledge with thanks your letter of the 26th, enclosing check for $69.25.

The reason that we replaced one piston pin in your car was that we found the old one a trifle small. This was unquestionably the source of "knock" in the motor, and we understand that it was your desire to have this difficulty eliminated.

The report you give concerning other items was a source of surprise, and the writer is at a loss to understand how any car should leave our shop in the condition that you report. We are very glad that you reported these items to us, and you may be sure that they will be taken up with our repair department and proper adjustment made.

We are, as you say, dependent on our mechanics for following out the instructions given for the repair of the car, but we do certainly aim to have mechanics who are good enough and appreciate their responsibility sufficiently to take

care of either their own mistakes or such items as loose wheels that might not be noted on a repair order.

We are very sorry indeed that your car should have gone back to you in so unsatisfactory a condition, and further regret that you are so far out of the city that it makes it impossible for you to bring the car back to us so that we may make good these errors and oversights.

Very truly yours,

(b) From the "outline," and without reference to the letters themselves, rewrite the letters in your own language. Compare with the original letters to determine whether or not you have incorporated all the ideas. Improve the language or the organization if possible.

(c) Arrange the following names and addresses in proper form and give the proper salutations:

1. Mr. Willis N. Blakemore, 327 Elm St., Salem, Mass.
2. Mrs. Mary E. (Mrs. James R.) Harris, 308 Forest Ave., La Grange, Ill.
3. Miss Beatrice F. Lawrence, 715 Williams St., Quincy, Ill.
4. Miss Helen M. Bryce, (teacher of modern languages in the Univ. of Minn.)
5. James T. Fitch, M. D., 319 Delmar Ave., St. Louis, Mo.
6. Frederick P. Bourland, LL.D., 83 Columbia Terrace, Cleveland, Ohio.
7. A. H. Smith, Governor of New York.
8. Rev. Henry Faville (pastor of First Congregational Church, Terre Haute, Ind.)
9. Brother Bernard, St. Bethany College, Newark, N. J.
10. Father Mortimer, University of Ottawa, Ottawa, Ont.
11. Sister Superior, St. Mary's Academy, Melrose, Mass.
12. His Excellency, the Most Rev. Louis Nazarie Begin, D. D., Archbishop of Quebec.
13. His Eminence, William Cardinal O'Connell, Archbishop of Boston.

14. Most Rev. Dennis J. Dougherty, D. D., Archbishop of Philadelphia.

15. Rt. Rev. Arthur Drossaerts, D. D., Bishop of San San Antonio, Texas.

16. Rev. Howard Duffield (pastor First Baptist church), Pittsburgh, Pa.

17. Rev. John Thomas, D. D., 48 Pembroke Ave., Boston, Mass.

18. Engle & Lawrence, Attys., Blain Block, Baltimore, Md.

19. Hon. James F. Burns, Alderman 21st Ward, Council Chambers, Chicago, Ill.

20. Hon. John A. Melville, War Department, Washington, D. C.

# LESSON III

## THE COMPOSITION OF THE BUSINESS LETTER—I

**The Basis of Business Composition.**—Ideas and knowledge are the basis of all letter writing. Without ideas and knowledge of the problem or subject we are to write about, no matter how much we know of the technique of letter writing, or what we know about grammar or rhetoric, it will be impossible for us to write a good letter.

Business letters are written primarily to *sell something*, to *tell something*, to *ask for information about something*, or, too often, to complain about something. We say, "too often to complain" because complaints arise as frequently as the fault of the original letter writer as that of the one who makes the complaint.

Letters are written to convey a message of some kind. In a sense, a series of letters (perhaps only two, an inquiry and an answer) form merely a conversation carried on in writing—dressed up, to be sure, and perhaps made more compact and accurate for the writing. Consequently, the more we know about the thing we are selling, or about the thing we are describing, or how to get information about something we want, the better letter we shall be able to write. That is, we shall be possessed of the *idea*.

Ideas will be developed as you learn more about business, and gain experience in writing about subjects with which you are familiar, or about which you can

learn. How to express your idea the most convincingly, to tell about the thing most clearly, or to ask definitely for information desired, will depend entirely on two factors:

1. How clearly you perceive the situation.
2. On the words you use and the manner in which you weave them together.

**"Style" in Writing a Business Letter.**—Style in writing is very elusive, and is one of the most difficult qualities to define because it is peculiar to each individual. No two people will describe a thing in exactly the same way, because of the individual variation in the ability to think and to visualize. Since style is something that cannot very well be analyzed, it is plain that no inflexible rules for acquiring it may be laid down, nor would it be desirable even if possible. The letter or any other piece of literature that stands out above its fellows is the one that reflects the originality and personality of the writer. Originality in a letter is the quality that gives to it its character, its naturalness, its vividness, its life—or the lack of these qualities. If all letters were patterned after the same model, they would be deadly dull. That is why the old-time business letters are so monotonous; they are written to a formula, burdened with meaningless phrases.

But a study of the work of the best writers of both business and English literature discloses certain characteristics that we may make use of to our advantage in writing business letters. A discussion of some of these points will certainly aid you in expressing your ideas correctly.

**The Language You Employ.**—One of the first essentials to good style in business letter writing is the com-

mand of an adequate vocabulary. The term "vocabulary" naturally brings to the mind of the average person the idea of an interminable list of long and unusual words. But just the opposite of that is what is wanted by the writer of business letters. The letter writer's words must reveal, not conceal. What you must keep in mind always is that your letter, to be effective, must be *understood*. If it is not, it fails of its purpose. Your words must be adapted in large measure to those to whom you are writing. Words that have a common meaning to the greatest number are the most effective. You can make no mistake by using *simple* words; long and unusual words *may not* be understood by your correspondent, even if correctly used by you.

To illustrate: Recently the chief correspondent of a large Western mail order house received a letter in which the following questions were asked: "What do you mean by 'Your remittance is insufficient' and what does 'remittance' mean and what does 'insufficient' mean?"

Another letter asked what the company meant by the word "reverse" in this sentence: "Write your reply on the 'reverse' side of this sheet."

The correspondent called for the forms on which these words appeared. The first sentence he revised to read, "You have not sent enough money"; the second, "Write your answer on the other side of this sheet."

Plainness also in a business letter should never be feared by the writer; but this does not mean that you should not make the language graceful and beautiful by the wise selection of the words you use, and by the artistry with which you weave them together.

The problem of the selection of words is largely one

of taste, but the important thing to determine is their appropriateness. The appropriate use of a word consists simply in selecting the right word for the right place.

By selecting words that appeal to the emotions—connotative words—the composition gains force. This is a factor in composition that is little appreciated, and it is so important that we quote at length on the subject from "Effective Expression," by Charles Elbert Rhodes:

> "By *connotation* we mean a secondary denotation, *a reference to something else than the object named*, but suggested by it. Most nouns, verbs, adjectives, and interjections have varying degrees of connotation; the other parts of speech have little or none. The amount of connotation a word may have depends upon the intelligence and the emotional activity and imagination of the reader. The only sure way to know such words is to study literature. The 'better read' one is, the more he knows of life, the richer his experiences, the more he will be able to choose words rich in connotation, full of suggestiveness, and hence capable of arousing the interest and promoting the pleasure of the intelligent reader.
>
> "The chief source of pleasure in reading comes from connotation. . . . Knowing the power of connotation he can 'read between the lines,' find countless appropriate images clustering around familiar words, and find charms of which the uninitiated never dream. . . . Words expressive of great emotion—*love*, *joy*, *ecstasy*, *sorrow*, *patriotism*, are always so full of meaning that they overflow, as it were, with suggestions of more meaning for all who have shared such emotions. . . . One of the best ways of being forceful enough to arouse interest is to choose homely words, words which are everywhere familiar because

they have been in use so long, because they bring up many memories and deep emotions; because, in a word, they are rich in connotation. Take the word *home* itself. It is probably the richest in connotation of all the words in the English language, even including the word *mother*, for the word *home* connotes *mother*."

Simple words are generally to be preferred, but longer words, if they convey *exactly* the meaning you intend, are often better. A long word frequently is not only much more expressive, but effects an important economy in attention. As a test of a word, apply these questions:

Does it express the *meaning?*
Will it be *understood?*
Is it the *best* word for the purpose?
Is it *essential* to the *clearness* of the sentence?
Is it *appropriate?*

A dictionary is a valuable aid in studying words, but it is well to bear in mind that the dictionary contains thousands of words that are not in *current* use. For this reason it must be used with discrimination. The way in which the best contemporary writers of English use words is the most practical guide.

**Some Words to Avoid.**—There are some words in current use, however, that should be avoided as much as possible in business letters. They are such words as "herewith," "hereby," "thereto," "furthermore," "inasmuch," etc. They are formal, stiff, and lifeless—they give your letter the character of a legal document.

In writing to persons not in the "trade"—that is, those who are unlikely to be familiar with the phraseology peculiar to a particular industry, profession or business—avoid the use of *technical* terms, such, for

example, as "to cover cost of transportation." In such an instance "freight" or "express" charges would be much clearer to the average person.

Avoid also the use of such antiquated expressions as "valued favor," "esteemed inquiry," "your esteemed favor," "enclosed please find," "we enclose herewith" (if a thing is *enclosed*, it necessarily must be *herewith*), "we take pleasure in informing you." "Valued" and "esteemed" as commonly used are meaningless.

**Expressions to be Avoided.**—Sherman Perry, correspondence adviser of The American Rolling Mill Company (Armco), has gathered a list of phrases he suggests should be eliminated from letters. They are:

According to our records
Advise
Along these lines
And oblige
As per
As the case may be
As to your proposition
Assuring you of our prompt attention
At an early date
At all times
At this time
At hand
At the earliest possible moment
At your earliest convenience
Attached find
Attached hereto
Awaiting your further orders
Beg
By return mail
Complaint
Contents carefully noted
Duly noted
Enclosed herewith
Enclosed you will find
Enclosed please find
Esteemed favor
Even date
Favor (for letter)
For your information wish to advise
Hand you
Has come to hand
I have before me your letter
In due course
In reply wish to state that
Inst., prox., ult. (instead of the name of the month)
Kind and kindly
Our Mr. Hendricks (Prefer Mr. Hendricks, our representative)
Oblige
Our records show
Please be advised that
Proposition and line
Permit me to say
Recent date
Referring to the matter

Regarding your communication of
Referring to your favor
Same (as pronoun)
Thanking you in advance
The writer wishes to say
The above subject company
Under the above subject
This is to inform you that
This letter is for the purpose of asking that
Trust this will be satisfactory
Under separate cover
Up to this writing
You claim
You say
You state
We see by your letter
We take pleasure in sending you herewith
We wish to call your attention to the fact that
We wish to inform you that
We wish to notify you that
We would advise
Wish to say
Would ask that
Would say that
Would state
Your letter received
Yours of recent date to hand

The reason for excluding these from your vocabulary is that they have been so overworked, and thinned out, through repeated use that they carry no weight.

Cultivate originality in the use of words—say old things in a new way—and you immediately arrest attention.

### ILLUSTRATION OF INCORRECT LETTER

The following letter is a good example of the commonplace, dry, pointless "business" letter. Evidently it is an answer to a request for a catalogue, price list and discount sheet, and yet the writer failed to realize the advantages the opportunity offered to write a good sales letter:

Dear Sir:

Yours to hand and contents noted. Enclosed you will please find my wholesale price list and discount sheet, which I trust you will find satisfactory. I send you my illustrated catalogue under separate cover. I am prepared to ship promptly and will give you work that will meet every demand of your trade.

Let me hear from you and oblige

ILLUSTRATION OF CORRECT LETTER

The following illustrates how the same content may be rewritten and developed from the standpoint of the business man who realizes the possibility of the letter as a medium for creating sales:

Gentlemen:

Your request for a catalogue came in time to get one of our new books just off the press, and we thank you for the opportunity of placing one of these in your hands. We are quite proud of this book. Merchants who have seen it say it marks a new epoch in manufacturing merchandising.

You undoubtedly will be attracted by the many beautiful models in the book; but we want to draw your special attention to pages 32–40. The line represented there is certain to be one of the most popular ever offered. They are real Americanized French models, the work of the most expert designers in the world. They have just enough of the French piquancy in style to be unusually attractive to American women, without any of the bizarre effects that have made some of the recent designs seen in America a nightmare.

All of these models come in a bewildering array of beautiful weaves and charming combinations of colors that delight the eye of women who know the real value of art in textile designing. The looms of the greatest weavers of the world have been drawn upon to embody the spirit of the designer.

While the illustrations exhaust the highest possibilities of the color-printing art, they do not in reality do justice to the modes themselves. You will appreciate this when you have seen some of our models.

We wish you could see our complete samples yourself, but, unfortunately, our representative has already passed beyond your territory. We suggest that you select several numbers that particularly strike your fancy and let us send them to you for inspection. Or, if you care to rely on our judgment, we will send some that not only reflect the spirit of the entire line, but which will, we believe, appeal with particular force to the fashionable women of Worcester.

Not a word about quality has been said because we know that that question will be settled when you *see* our samples.

The discount sheet enclosed will give our lowest net prices. Let us draw your attention to the special discounts inaugurated this season, which we think will be a decided advantage to merchants.

May we not have your order for the samples—to be returned, without cost to you, of course, if they do not meet your highest expectations? Just an indication from you will start things.

Very truly yours.

This letter is original—it interests, it creates a feeling of confidence, it is toned to win consideration.

## LABORATORY PROBLEMS

(a) Write suitable letters from the following data, keeping in mind the principles of letter-writing already discussed.

(1) An old friend of yours has been successful in publishing a story in a magazine. Write him a letter of congratulation.

(2) Write a courteous and tactful letter to secure the return of a brief case which has been borrowed and kept for a year.

(3) Write a letter to a cousin of yours in England. He has never been to America, but is thinking of attending the same college you have decided to enter. Give reasons why he should attend this college.

(b) Reconstruct the following letters, substituting for overworked words others that carry a greater interest. Before beginning to write, analyze the letters thoroughly to be sure that you have the ideas in mind.

(1) A meeting of the Bronx Republican Club will be held Monday evening, June 21, in the assembly room of the club-

house, 750 Prospect Avenue, to discuss the repaving of Fifth Avenue from 42d Street, north, with asphalt paving. You are requested to be present.

(2) We received your form letter of the 5th inst. with a list of students whom you are prepared to recommend. We are at present looking for a stenographer and office clerk for our branch office on Main Street. We desire someone who is intelligent and possesses good business qualities, who is willing to start at a moderate salary and work up. The work at first will be very simple, but it requires accuracy and an attention to detail, promptness and a knowledge of office practice. We should like to know more about some of the young men—their personality and habits—whose names you have given on the list.

# LESSON IV

## THE COMPOSITION OF THE BUSINESS LETTER—II

**How to Construct Effective Sentences.**—The next point to be considered—after you have decided that you will use simple, understandable words—is your sentence structure.

The first requirement in the writing of effective sentences is that the *arrangement of the words be logical.* An important thought that we must keep in mind is that the ordinary sentence makes a statement and is through; but the "business" sentence must do more than this—it must create an atmosphere, describe, convince, sell, conciliate—depending on its purpose.

The length of the sentences we use has an important bearing on the effectiveness of our language. Correspondence English runs to what has been aptly termed the "salesmanship style"—short, snappy, full-freighted sentences. It is a variation of the epigrammatic style, with good strong, selling arguments added to it. Short sentences, like short words, are much more easily understood. The short sentence lends itself naturally to simplicity of treatment, if properly handled; but a series of short sentences, unrelieved by an occasional longer one, produces an unfavorable effect. A succession of long sentences, on the other hand, creates an impression of cumbersomeness and formality that would be out of place in business correspondence. It is by a judicious mixing of the two types of sentences that the best effect may be produced.

There is one important point to be observed in writing any kind of sentence—arrange the parts so that the *bearing of one part to another will be clearly understood.* The good sentence possesses three qualities—*unity*, *coherence*, and *emphasis*. And what is true of the sentence in this respect, should be true in a broader sense also of the paragraph structure and of the business letter as a whole.

**Unity.**—In the business letter, as in all forms of composition, the sentence plays the most important part. The writer of a business letter desires to convey one general important impression. His choice of words, their arrangement into sentences, and the use of short, simple, sentences, as well as the more complicated forms, are dominated by the one idea—the central thought that he is anxious to have the reader grasp. Every sentence that is used must have its own definite duty to perform in conveying to the reader this central thought of the letter; every detail of sentence structure must be a contributing factor in gaining this end.

This principle of sentence structure has been defined by one writer as, "sticking to the subject." In a single word it may be called *unity*. Sentences that ramble, that show carelessness or lack of clear thinking, or that present a number of unrelated ideas, have no unity. Many business letter are written with utter disregard for this important principle.

To produce unity in sentences, observe the following rules:

1. Make sure that the sentence has a *main* idea; exclude all details not bearing on that idea.

2. Make each sentence short enough to be understood as one idea, but long enough to form a definite section of the thought of the paragraph of which it is a

part. A sentence is a unit in thought when it makes one complete statement; when the subject of a thought changes, a new sentence becomes necessary.

ILLUSTRATION

The following letter is an example of unity in the sentences. Notice how the appeal is made by the "personal" tone throughout the letter.

Dear Sir:

When I arrived at the office this morning, and found a copy of my letter of April 29 on my desk, I knew that you did not purchase an Evinrude, and that last Sunday while ninety thousand and more were traveling various waterways, in this and other countries by means of an Evinrude, you were deprived of this pleasure. Had you been with us Sunday when six persons took a most delightful excursion up the river by means of an Evinrude, I am sure you would have decided to purchase one at the close of the trip, if not before.

We started out late in the morning and had an all-day trip and picnic, and all that it cost in the way of Evinruding was two gallons of gasoline and a pint of oil. We made about forty miles altogether, and when we got through there was still gasoline in the tank.

Send in your order today, won't you? Then you, too, will know the pleasure of Evinruding.

Yours very truly,

**Coherence.**—Coherence is closely related to unity. It means, simply, *consecutiveness*—the careful arrangement of the parts of a sentence so that they will add to its unity. Words, phrases, and clauses must be placed in such positions that their natural relation to the words which they modify will be unmistakable.

Coherence may be effected in two ways, by *arrangement*, and by the use of *connectives*. As an example of coherence by arrangement, read the following paragraph, quoted from a letter:

"On April 15 we sent you our order, No. 613, for 500 automobile wheels. A copy of the order is enclosed with this letter. Please note that it calls definitely for wheels having a diameter of 21 inches, and that it specifies in exact terms the desired dimensions of the spokes."

The short, compact sentences in this letter, and their correct grammatical construction are the chief aids to the coherence of the sentences and of the paragraph as a whole. Long, loose sentences are apt to be incoherent. By the use of skill in the construction of sentences the student will acquire this quality. If he is careful about the position of words, phrases, and clauses, he will have little difficulty.

Coherence in sentences may be obtained by the use of connectives such as these:

| | | |
|---|---|---|
| however | therefore | moreover |
| likewise | although | accordingly |

An example of coherence by the use of the connective is to be found in the last sentence given below, which has been reconstructed from the first two sentences.

1. We shall accept the goods that you are returning.
2. Our rules do not permit goods to be returned after five days.
3. Although our rules do not permit the return of goods after five days, we shall accept the goods that you are returning.

**Emphasis.**—When we write or speak we naturally, and often unconsciously, emphasize certain words to make our meaning clear by stress of voice, facial expression, or gesture. Any one or all of these ways used at the same time center the listener's attention on what is being said at the particular moment; in other words we are using emphasis to "drive home" the point that we are especially eager to impress upon the listener.

Emphasis is a powerful aid in effective writing. In many sentences it is indicated by the form of the sentence; whatever is *important* is given an *important* place. Usually the dominant positions in a sentence, a paragraph, or the whole letter, for that matter, are the *beginning* and the *end*. The end, particularly, is of importance as a point of emphasis.

In business composition there are various ways of emphasizing a word or expression.

1. *By position.* The emphatic positions in every sentence or paragraph are at the beginning and at the end.

Take as an illustration, the sentence, "Business has become more normal since the war." This sentence is in its natural order and the part to be emphasized comes first in order. If we say, "Since the war, business has become normal," we are using the end of the sentence as the emphatic position. Which sentence do you think is the more emphatic?

2. *By the use of the periodic sentence.* In a periodic sentence the meaning is not completed until the end is reached. Examples of periodic sentences are the following, quoted from letters:

"Unless your filing devices minimize the moves necessary in transacting and recording business, they make you a victim of details."

"To see things as they are, to do right, to accommodate ourselves to our customers' needs, to be courteous at all times, to do as we would be done by—this is our method of conducting a business."

3. *By the use of the loose sentence.* A loose sentence is one in which the thought is expressed completely before the end is reached. The term *loose* simply refers

to sentence structure. This kind of sentence has a complete thought expressed before the end; as, "He is assisted by a cost clerk, who prepares all preliminary figures for him." This sentence may be closed with the work *clerk* and be complete in its meaning.

4. *By repetition.* Study this quotation from a letter:

"Our young man's sports suit is ready for delivery—and what a suit! It is tailored correctly. It is suitable for business as well as for sports—golf, riding, fishing, motoring. It will give comfort in hot summer days. It will stand much wear. It is a necessity to every business man. It looks right."

5. *By the use of italics, or quotation marks.* The use of italics, or rather the underscoring of words or expressions in typewritten letters, and the enclosing of words in quotation marks are purely mechanical devices and should be used sparingly as they give a spatty appearance to a letter. Remember that the typewritten page should appeal to the eye in order to put the reader in a receptive attitude of mind.

6. *By the use of specific words.* "By parcel post you will receive a sample of Purina Whole Wheat Flour, sufficient to try one of the recipes given in the enclosed folder." Giving the flour a definite name rather than referring to it simply as a purely milled white flour, attracts the reader's attention at once and arouses his desire to give "Purina Whole Wheat" a trial.

A most frequent cause of lack of emphasis in a sentence is "wordiness." It is a safe rule to strike out all words that do not add to the meaning. Sentences are often given a weak ending by a failure to observe the law of climax—which is simply that *the interest of the reader should grow as the composition progresses.*

**Force.**—Another point to be considered in sentence building, and in the business letter as a whole, is *force*. Force in composition is the quality that holds the attention of the reader; it is the appeal that words make to the *feeling; clearness* is the appeal they make to the *understanding*.

Force is obtained:

1. By using expressive words
2. By placing the words in emphatic positions in the sentence
3. By varying the length of sentence
4. By keeping persistently to one idea.

ILLUSTRATIONS OF FORCEFUL SENTENCES

The following is a letter that is forceful in its presentation and combines with it clearness and emphasis.

I am glad to be able to write a favorable answer to your letter of February 7, in which you inquire about the qualifications of Mr. Lawrence Wakefield. Mr. Wakefield was the manager of our electric lighting plant for about ten years. He had the confidence and co-operation of our business men, placed the enterprise on a financially successful basis, and withdrew, to our regret, to take a position of larger responsibilities.

He is a Cornell man, is technically well informed, and possesses the ability to handle subordinates efficiently. His ideas, while progressive, are conservative enough to make him a safe executive under all circumstances. Judging from his record in Washington, I should consider him qualified by training, experience, and temperament to take charge of your plant. He would, I am positive, prove to be an efficient and popular manager.

ILLUSTRATION OF LACK OF FORCEFULNESS

Following is given the letter as it was actually written—but which, manifestly, is faulty from the viewpoint of forcefulness.

In reply to your letter about Mr. Lawrence Wakefield, I have to say that I have known Mr. Wakefield for some little time and have never heard anything against him. He has never worked for me so I cannot tell much about his ability, but I trust that if you decide to employ him, he will give satisfaction. He acts like a nice fellow.

**The Opening Sentence Important.**—As we have seen from our study of emphasis, the beginning and the ending of a sentence are vital in effective writing. The principle applies also to the composition as a whole. The opening sentence in a business letter is of great importance, especially if you are trying to win the attention and favor of the reader, who initially may or may not be interested in what you have to say. The opening paragraph of a business letter often determines whether or not it goes into the waste basket unread.

Guard against the obvious in the opening sentence. The opening paragraph of the average business letter usually contains one or more of such lifeless phrases as: "We take pleasure in informing you"; "We beg to acknowledge receipt"; "We are in receipt of your inquiry." These should be studiously avoided. If your letter is in response to one already received, it is, of course, proper and essential that you make some reference to the previous letter for the purpose of recalling the subject to the reader. But even here you have a little chance to display originality. Note how the usual trite expressions are avoided in the following openings:

Your request for prices and catalogue, dated August 26, is greatly appreciated.

Your inquiry gives us an opportunity to get acquainted.

After you have looked over the catalogue, which we are sending you in response to your request of May 22, there may be some features about which you require additional information.

**The Closing Sentence and the Climax.**—That the interest of the reader should grow as the letter progresses is axiomatic. Many letters start right, develop the idea admirably, but fail completely in the closing sentence. And this applies with particular force to sales letters. In the ordinary routine letter the closing sentence is not of so much importance, but even here abruptness can be avoided by a little thought. Such commonplace phrases as "Hoping to hear from you," "Thanking you for your kindness," "Soliciting your inquiries and correspondence," "Kindly let me hear from you," "Hoping to be favored with a reply," "Regretting exceedingly," etc., never should be employed.

Note the force in the following closing sentences:

Many printers are using Parchment Bond for their own stationery and they find it most effective advertising. Let us know what *you* think of it. Very truly yours.

Remember the time limit on this offer, and place your order now.

If there are any additional problems with which we can assist you, do not hesitate to call on us.

By making the start to-day you will never regret it.

Will you not write us after you have inspected the sample and looked through our catalogue?

Observe how effective are the closing sentences in this collection letter:

But let us square this thing up now. Do not read another letter until you have wrapped your check up in this and mailed it back in the enclosed envelope. That will just rescue your name from our "unfair" list, and you don't know how much we shall appreciate it. Very truly yours.

The closing sentence should give a finish to the letter by leaving a good impression. It should aim to put the reader in the best possible frame of mind. It should be

friendly, cordial, courteous, and sincere, and free from the cold formality that characterizes so many letters. The closing sentence should never have an appearance of simply having been "tacked" on. It should be a definite part of the composition.

Avoid sentences beginning with participles and such closing phrases as "Hoping to hear from you," "We beg to remain," "Thanking you for past favors," "Hoping to receive a favorable reply," and the like. They mean nothing, and, besides, are in bad form.

## LABORATORY PROBLEMS

(a) Rewrite the following letters; see that the sentences do not violate the principle of unity.

(1)

Gentlemen:

We are surprised that you neglected to make a remittance as you promised in your letter of March 10.

We appreciate your order which you placed with our representative last week, and we shall be pleased to ship the goods at once.

Hoping that you will favor us with a check by return mail, and that the goods reach you in time for your spring opening.

Very truly yours,

(2)

Dear Sir:

A month ago we sent you an order for shoes but we have not heard from you, and as we are entirely out of these shoes we should like to hear from you at once, and, hereafter, please acknowledge our orders immediately upon their receipt.

Yours truly,

(b) Write letters from the following data employing your own language. Test the letters by the principles already studied.

(3) Write a letter complaining of delay in receiving an order of goods, which should have been received a week or two ago. Select articles with which you are familiar. Be specific in all points.

(4) Write a letter to Miss Alice L. Green, Havens & Company, 123 South Wabash Avenue, Chicago, Illinois, thanking her for a talk that she gave at a Vocational Conference. Say that you are enclosing a check for $15, the honorarium that the directors voted.

Remind her of a future engagement, to speak at the meeting of the National Secretarial Association. Insert date and place.

(5) You are employed in a department store. Write an inter-office letter to the personnel director, calling his attention to the fact that you have heard a rumor to the effect that Mr. Bayard Bowie, who is assistant advertiser in the Bargain Basement, has been offered an attractive position with another store. Make it clear that you have only the interests of the house at heart. Suggest that a way be found to keep this very valuable man with the firm.

# LESSON V

## QUALITIES THAT MAKE LETTERS EFFECTIVE—I

**Personality.**—We now come to a consideration of those general qualities that make a letter effective, and the first to be studied is *personality*. The personality of a writer is reflected in his correspondence. Sincerity and frankness, and the art of reflecting the magnetism of your personality in your letters, should be cultivated. Business letters should always carry with them an air of business friendliness.

The value of personality in business letters is more appreciated now than ever before. Formerly a business man wrote a letter only when necessary. Now the letter is indispensable. The whole character of business correspondence has changed. It has grown more cheerful, more optimistic, more encouraging, more human. The writer who can give his letter a personal quality—make his correspondent feel that there is a common interest—has paved the way toward advantageous business relations.

Naturalness and a cheerful tone in letters will do much to strengthen the bond of sympathetic interest. Study your correspondent, his method of thought, his moods, his way of looking at things. Make him feel that your letter is especially for him, as it should be. Avoid generalizing; be specific.

**Originality.**—Personality is reflected in originality of treatment, and *originality* is one of the most effec-

tive qualities a letter can have. Most correspondents writing about the same topics will treat them pretty much in the same way; they are as mechanical as a printed form; commonplace, tedious, monotonous. There will be little choice between the letters. They may, perhaps, possess all of the elements thus far discussed, except one—*originality*. The one thing needed to give them life, vitality, effectiveness, is missing.

One reason that business letters as a rule do lack the element of originality is that they are all patterned after the same models. They begin in the same way—"We beg to acknowledge receipt of your favor." Then follows a long list of hackneyed, meaningless, so-called "business" phrases.

A good way to make a test of the vitality of a business letter is to take an ordinary dictation book, strike out all the hackneyed, stereotyped, meaningless, monotonous phrases and substitute for them more expressive phrases.

### ILLUSTRATION OF A LETTER WITHOUT PERSONALITY

The following letter was written in answer to an inquiry for a catalogue. It is a fine example of the monotonously inefficient "business" letter:

Your letter at hand and contents noted. As requested, we are sending you a catalogue of our goods, and trust that you will find something on the list that will be suitable for your purpose.

We carry at all times a very complete stock from the low price qualities within the means of the most modest purchaser to the very highest grades to suit the tastes of the most particular customer.

Trusting that we shall receive your valued order, we are

ILLUSTRATION OF A LETTER WITH PERSONALITY

The following is an answer to the same request for catalogue. The writer has toned his letter to meet the personality of the inquirer. It is such a letter as a business man acquainted with conditions would write:

The improvements you have made in your store have greatly interested us, and we hope your fall business will exceed your greatest expectations. Your new store and our new line of "Parisiana" models should make a winning combination.

On pages 20 to 43 of the catalogue which you asked for, you will see these styles described and illustrated. We have expressed to you for inspection a sample cloak to give you some conception of the delicacy of the weave and the exquisiteness of the styles.

These garments are all made by the famous Parisian tailors, Maison Fauré, whose productions we have been trying to secure for a number of years without success, until the present season. In return for the agency in this country, we are under agreement to place their products only in the very highest class stores, where proper window display is possible and customers are assured of a service that is free from criticism. It is for that reason that we are especially anxious to see you secure the line in your city.

Possibly you have merely asked for the catalogue in anticipation of a trip to New York. We have an entire floor devoted to offerings of Maison Fauré, and there would be no greater pleasure afforded us than to show you the splendid collection we have. In the event that you do not plan to come to New York, you will find on pages 20 to 43 some styles checked in blue pencil, which were selected by Mr. Hough, with whom we believe you are acquainted, and upon whose taste and judgment you can rely implicitly.

Will you not write us after you have inspected the sample cloak and looked through the catalogue?

The foregoing letter is long, but the subject demands a long letter. A letter is never long that can hold the reader's attention to the end.

**Brevity and Clearness.**—As a rule, business letters should be as brief as is consistent with clearness. Yet some business letters are far too brief; they would be better left unwritten, because they may leave an unfavorable impression in the mind of the reader that may be impossible to overcome later.

Directness, however, should not be confused with bluntness or curtness. The right kind of brevity is obtained by clear thinking and the wise selection of words and phrases. If the ideas are confused, it is certain that the statement of them in writing will be confused. We must first form, clearly and distinctly, the ideas that we wish to express, and then select the clearest and most logical wording we can.

Brevity is not always a virtue. If a letter is so brief that it requires further correspondence to clear it up, nothing has been gained by being brief.

Many letters are but a link in a chain of correspondence. Thus matters that may be perfectly clear in a letter of a series will be unintelligible if isolated. If there is much to say, a long letter will be needed to say it, but in the saying of it brevity may be obtained by organization, by avoiding all repetitions and wordy sentences, by making the wording simple and economical of the reader's power of attention. The "outline" already suggested will be an aid in securing brevity. A good test to apply to the letter is to ask yourself:

1. Does the letter have the idea to start with?
2. Does it impress the idea simply, forcefully, and convincingly?

ILLUSTRATION OF A TEDIOUS LETTER

Note not only a lack of proper organization, but the use of numerous meaningless phrases. What do you think of the organization of this letter?

We are in receipt of your letter of the 7th and beg to advise that your order will receive our best attention as soon as we are in position to ship the fans you want. We regret to say, however, that our stock of these is just now entirely depleted and owing to the long continued hot weather and the consequent large demand for these fans, the manufacturers inform us that they shall probably be unable to supply us with any more for several days to come; it may be over a week before we can obtain a supply sufficient to fill your order.

We are very sorry not to be able to fill this order and assure you that we always make every effort to meet your desires promptly. If you are unable to get these fans elsewhere or if you can wait for them until the 15th of the month we hope you will write us again as we will have a supply by that time.

Again expressing our regret that we are unable to serve you in this instance with our usual promptness, and trusting that you will continue to favor us with your patronage, we are

The writer of this letter merely dictated or wrote the ideas just as they occurred to him without thought of logical sequence. In writing the first draft of an important letter this is not an entirely wasteful procedure, for oftentimes valuable ideas may be developed that otherwise would evaporate while trying to select the exact wording or the precise order in which the words should be written. From such a rough draft the writer may recast the letter in proper form.

In the following the same letter is rewritten to illustrate the advantage of brevity combined with clearness and originality.

The long but unexpected spell of hot weather, which caught us unprepared, has cleaned us completely out of the No. 9 fans specified in your letter of the 7. We have tried to collect enough fans from our neighboring jobbers to fill your order, but they are no better off than we are. The situation is as unusual as it is annoying.

We have this to suggest: our next supply is due on May 15. As soon as it comes we will rush your order to you. Will this help you?

Please wire at our expense, so that we can put you down on the list for the first shipment.

Note the naturalness in this letter, the tone of a genuine wish to be of service, the practical solution of the problem, and the suggestion that the customer may not fare any better by attempting to secure the fans elsewhere.

**Recasting Letters.**—Recasting a letter, putting it into different words, is a most valuable exercise for the beginner in letter writing. Since such letters contain the "idea" to start with, the student can devote his entire attention to its forceful presentation. It is essential that the "idea" be understood. Many business letters deal with situations with which the pupil is not familiar. Before attempting to recast a letter be sure that all the factors are fully understood.

**The Paragraph.**—Paragraphing in business letters is a valuable aid in securing clearness and a logical treatment of its subjects, and is also important from the artistic standpoint. As soon as we have the subject of a letter in mind, the ideas related to it will begin to arrange themselves in groups. For example, if we have several topics to be discussed in a letter, each should be treated in one paragraph, usually introduced by a topic sentence which prepares us for what follows. If

the topic is such that an extended treatment of it is necessary, it will naturally be divided into subdivisions.

A paragraph should be a collection of sentences treating on one subject, *or one view of a subject.* It should have unity, coherence, emphasis, just as the sentence has. To gain unity, the paragraph should relate to one subject only. To gain coherence, the sentences should be arranged in *logically connected* order. Placing the important thoughts in the important places will give emphasis.

The order of the paragraphs in the whole letter will be determined largely by the plan the writer prepares before beginning to write. If the paragraphs are not arranged in logical order, the reader is likely to become confused.

Paragraphing, at best, is a question of taste. A business letter may consist of one or more paragraphs, according to the number of subjects, or the number of phases of one subject discussed. The first paragraph should indicate the purport of the letter, and in the last paragraph should be given the closing phrases already discussed.

## LABORATORY PROBLEM

(a) Reconstruct the following letters? Ask yourself these questions: Does the letter have personality? Is it written in an original way? Is it overlong, or too short to get the story over? Is it brief? Is it clear? Make your language vivid and interesting.

(1) Have you as yet arranged for your fall advertising? If not, it might be to your interest to consult us before you do so. If you are looking to place your advertising on an economical basis with the maximum results, we should like to acquaint you with our methods of doing business. Our many years of

experience are at your disposal. We know pretty thoroughly the value as an advertising medium of nearly every publication in the country, as we have done business with them all and will recommend only such mediums to our customers as are best suited to their business.

The interest of our customers is identical with ours, and the writer's sole duty is to study the advertising features and business in general of our customers and advertisers who may write us for suggestions and information as to the best way to promote and increase their business. We also have in our employ ad writers who are second to none, and whose services are at your disposal should we be intrusted with the handling of your advertising. Our customers get the benefit of our extremely low rates.

We shall be glad to furnish you prices and full particulars on any work in our line, and believe it will be to your interest to let us figure with you before placing your fall advertising. It is not so much what you say in an advertisement as how you say it. Thousands of dollars have been worse than wasted on poorly written ads and as a natural consequence the mediums carrying these ads are condemned when the ad fails to bring results. The same article handled by an experienced ad writer might have proved a great success.

Don't buy advertising like you would a load of hay, when it doesn't cost any more for the employment of brains, which is essential in the placing of advertising on a profitable basis. May we show you what we can do for you in this direction?

(2) We have your favor of June 19. Would say that we are sorry to learn that you have been having some trouble with one or two of the stoves we sold you. It is quite likely that your customers built a quick fire in the stove without putting any ashes in the fire-box, and loosening the bolts. If you would be careful to caution your customers to always put ashes in the fire-box and loosen the rods and bolts, we think you would have no such complaint as you now make. Any castings that break from heat, we replace free of charge, f. o. b. Springfield. If you will send us an order for the castings needed for this purpose, we will be pleased to fill it.

(3) In answer to your letter of April 12, it gives us pleasure to send you the various items so far as we are able to meet the order. The goods have been forwarded to you by express, charges prepaid, as requested. We had no Point d'Esprit boas, but we have sent you others among which we trust you will find one to please you. We are not sure that we understand your inquiry about lace frills. If you prefer the duchess flounce, the price would be $7.50 a yard; the length that we have is 6¼ yards. The price which we quoted is considerably reduced and is the lowest we shall be able to accept. As you no doubt know, this quality of lace could not now be imported for so low a price.

(b) Write letters from the following data. Try to visualize the situation. Outline if necessary, but at any rate organize the material in logical sequence.

(4) To the head of your firm, Mr. J. E. Alexander, President Alexander Mfg. Co., resigning your position as credit man. Your health demands that you take a vacation that will be long enough to give you a complete rest. Since you cannot determine how long that will be, you think it better to resign.

(5) You have been a faithful and valuable employee of Alexander Mfg. Co., for ten years. They appreciate the work you have done, and ask you to take a six months' vacation with pay.

(6) An old friend of yours has attained high honors at the college he is attending. Write him a letter of congratulation.

(7) Sincerely regret to say work on building at Main and Center Streets delayed account of masons. Material coming in slowly. Plastering cannot be started account incomplete masonry. Steel girders from Pittsburgh not here. Will advise definitely when strike ended. Probably date of completion. Cold weather also factor in delay. Change of elevator location necessitating heavy expense. Probably increase contract price five or six hundred dollars. Try to ascertain cause of delay in sending structural steel, and inform us by wire. Sorry report not more favorable.

# LESSON VI

## QUALITIES THAT MAKE LETTERS EFFECTIVE—II

**Tone.**—In speaking, our attitude toward the one with whom we are speaking is indicated by our voice, our manner, our gestures, our actions. It is these factors that give our conversation *tone*. The letter writer is deprived of these aids in expression and must utilize his words, phrases, and sentences to express his feeling. But notwithstanding this handicap, the tone of a business letter may be made unmistakable. It must be adapted to the circumstances. Generally it may be determined by the relationship between the correspondents. The character, temperament, and disposition of the one to whom we are writing largely determine the mode of expression.

If we have a personal acquaintance with our correspondent we shall have a definite idea of what kind of person he is, and be guided by that in our approach and in the general tone of our letter. If our correspondent is unknown, we must, of course, form our opinion of him from the letter he writes—and this is not as impossible as it appears on the surface.

The writer of a letter unconsciously reveals something of his traits of thought, his reactions, and his personality. Something in the way he expresses himself enables us to form an idea of what sort of person he is; and the accuracy of this judgment is determined largely by our experience and our ability to evaluate

the motives that sway men. Even this impersonal contact will enable us to take a mental attitude that otherwise would be impossible, and this attitude naturally will influence the tone of our letter.

The following elements must all be taken into consideration in determining the tone of the letter. It must be sincere. It must reflect a thorough understanding of all the factors to be considered. It must take into consideration the viewpoint of the reader.

An effusive or affected tone should be avoided in business letters as it should in a personal interview. Correspondents often affect a tone of superiority and attempt to display a knowledge that is a positive detriment to a harmonious relationship. Answer sharp and discourteous letters in a friendly tone. Show the correspondent that you are unruffled, amiable, and you will put him in a favorable frame of mind.

Experienced correspondents never allow themselves to be drawn into a sarcastic discussion even when unjust criticism may seem to warrant it. A sarcastic letter never does any good.

In business, it often becomes necessary to refuse a request. Do it in such a way that the correspondent will not feel the refusal keenly. Some writers can decline a request so cleverly, so diplomatically, as to make it seem like a favor.

Asking yourself these questions will assist in striking the right tone:

1. What kind of man is this correspondent?
2. How should he like to be approached?
3. What is the best way to present the proposition?

The examples of letters under the topic of "Courtesy" are good illustrations of correct and incorrect tone.

**Courtesy.**—A business letter should always be courteous. In the pressure of modern business, men are often tempted in their intercourse with one another to omit the little amenities that act as oil to machinery. There are men who conduct themselves as if they believe discourtesy is an asset instead of a liability; as if to be discourteous is to be business like. Their letters are brusque, cold, apathetic. But the higher one goes in the scale of intelligence, the more courteous are people found to be. It is politic, it is business. The winning of the favor of other men, making them your friends, drawing them into friendly relations, is often of more importance than to sell them goods or to collect an account. Courtesy, as a rule, will exact like treatment from others. It is a tangible business asset.

ILLUSTRATION OF DISCOURTEOUS LETTER

The following taken from actual correspondence is a good illustration of a discourteous letter:

Why don't you ship our order?

If you don't want to sell us, we shall go elsewhere with our orders as our money is good with others, if it isn't attractive to you.

ILLUSTRATION OF COURTEOUS LETTER

How a letter may be perfectly courteous and still make the reader feel that he was hasty in his conclusions, is strikingly shown in the answer to the foregoing letter, which follows:

Thank you for your letter of June 12 informing us that your shipment has not arrived. We have looked up the matter and find that immediately on receipt of your order on June 6, the shoes were assembled and carefully packed,

according to our inspector's record, and went out the same day by express. The books of the express company also show perfect regularity in getting the box off, but they have promised to trace the shipment by wire from this point and to report to us immediately.

The express company is confident of its ability to make delivery of the shipment before we could put another one through, and, therefore, we are not duplicating the order.

We are very sorry that this delay should have occurred, as we realize perfectly the inconvenience and embarrassment that you have suffered. If the goods have not reached you by the time this letter arrives, will you not wire us at our expense? We will at once duplicate the order.

### ILLUSTRATION OF INEFFECTIVE SALES LETTER

The following is another example of an ineffective sales letter. It is of the "nagging" style. The writer makes you feel that he expects to be turned down, that he is trying to bulldoze you, attempting to stir you into action for his benefit alone. Note how prominently the word "We" is used. Does the letter contain any good sales inducements?

If there is any truth in the good old adage that sticking everlastingly at it brings success, we intend to secure at least a portion of your valuable patronage.

We are not only manufacturers of the best "follow-up" system on earth, but we are firm believers in the good results to be obtained from using it.

We have found that it pays to answer all communications promptly and to continue to answer them until requested to desist, or an order is secured.

Business men are justified in assuming that letters of inquiry and requests for catalogues are prompted by a reasonable interest in their wares, and if no sale is made, the reason can be attributed to some failure in the way the inquiry is handled.

We have been successful in satisfying the wants of a very large number of those who have written us, but we have not succeeded in obtaining a favorable reply from you and we are naturally anxious to ascertain the reason.

We enclose circular of Special Introductory Outfit which we send prepaid, on approval, for one dollar. Isn't it reasonable to suppose that what has proved valuable to thousands of other business men will prove so to you? If you don't like the outfit, it won't cost you a cent; while if you use it, it will save you more money than you paid for it.

Trusting to be permitted to send you something besides letters, we remain

**Fairness.**—Fairness is another quality in business letters that should not be overlooked. We cannot be fair if we are completely wrapped up in our own selfishness; unfairness is usually the direct result of selfishness. The man who wants everything for himself is bound to be unfair in his treatment of those with whom he comes in contact, and especially with those who are not his equal in position or power.

In business there is one class of communication in which fairness plays an especially important part—letters intended to adjust differences. Where you are certain some one has suffered inconvenience through your fault, it is not only wise but fair to make a reasonable concession. The influence that this factor has on good will is so completely appreciated by one of the largest department stores in the world that it has adopted the motto: "The customer is always right."

**Consideration.**—To be considerate of those to whom one writes is a mark of distinction, because the majority of people who write are inconsiderate. It is inconsiderate to make a letter so incomplete that it will require further correspondence to come to a common understanding. It is inconsiderate to omit any infor-

mation from a letter that will enable your correspondent to attend to the business in hand with the greatest dispatch. It is inconsiderate to address a letter to the wrong department. It is inconsiderate not to give the specific information asked for. These are only a few of the hundreds of instances that might be mentioned that indicate a lack of consideration on the part of correspondents.

The first of the letters in the foregoing examples is an illustration of a lack of consideration. A business man would have appreciated the fact that there may be many slips between the shipment of goods and final delivery. He would have asked for a tracing of the shipment or for an explanation in a more courteous way.

**Business Judgment.**—Business men live in an atmosphere of business. A business letter to be effective must therefore be in harmony with sound business judgment. It should not contain anything that one would not say in an interview. If the writer is trying to sell something, he will not content himself with a few glittering generalities—his idea will be backed by arguments that appeal to the sound judgment of a business man. Empty phrases will find no place in a business letter. The business man is influenced by facts, by reasons—common-sense reasons.

Business judgment, of course, is the result of the background that experience gives; but much may be done to develop it by questioning every statement and examining it in the light of common sense.

**Completeness.**—The business letter should be complete in all its essentials. There should be no gaps in it that will make further correspondence necessary to arrive at a complete understanding. Say what you have to say upon one subject and then pass on to the

next. In a personal interview, a misunderstanding may be corrected instantly, but a wrong impression gained from a letter may be deepened to such an extent that irreparable injury is done before an explanation can be made. By making your "outline" complete when writing a long letter and going through it carefully before you start to write, your chances for making the letter complete will be greatly increased. It will be necessary, of course, in making your outline to have a clear idea in your mind of what you wish to accomplish with the letter.

In a series of letters, one should connect so directly with the succeeding letters as to complete the chain of circumstances surrounding the transaction. As all business houses keep copies of letters, it is obvious that, if the letters of a series do not connect the essential facts of the transaction, they are of little value as a matter of record. The answer to a letter should make some specific reference to it that will enable the reader to recall its subject or to locate readily the copy of his letter in the files. This may be done by referring briefly to the contents of the letter.

### ILLUSTRATION OF INCOMPLETE LETTER

The following is an illustration of an incomplete letter:

Dear Sir:

Enclosed you will find check for which please send to W. C. Atkins one copy of "Miller's Laboratory Physics."

Yours truly,

### ILLUSTRATION OF COMPLETE LETTER

The same letter rewritten to embody all the necessary information:

Please mail to Miss Phyllis Anderson, 24 Anne Street, Baltimore, Maryland, one copy of "Miller's Laboratory Physics," cloth, advertised in *The Business Review*, January 12, 1924. I enclose post-office money order for $2.00 to cover cost.

If you will place the enclosed card in the front of the volume, I shall appreciate it.

**The Power of Attention is Limited.**—Another factor to be considered in writing business letters is the degree of *attention* the reader can or will give to the communication. The form and treatment of a letter has an important bearing upon this feature. The reader has but a fixed amount of power of attention at a given time, and whatever power is absorbed by the form of the message, must be taken from the total power. If a letter is to be effective in respect to the economy of attention, the thoughts to be conveyed must first be arranged in logical order, and the language must then be made so simple and clear that the reader will unconsciously concentrate his whole attention upon the message itself.

The power of attention of the reader, of course, can be vastly increased by the attractiveness of presentation from the mechanical as well as from the language viewpoint. If the sentences are long and rambling or disconnected, you take your reader over a rough road, and the jolts and discomfort of it will divert him from what you are really anxious to tell him. If the language is clear, he will feel himself gliding along luxuriously, and your chances for winning your point will be increased.

### ILLUSTRATION OF INCORRECT LETTER

The following letter shows a very inadequate presentation of ideas. Below it the letter has been rewritten

in harmony with the law of logical presentation, the subjects are so presented that the reader's power of attention is conserved:

I succeeded today in effecting a sale of your property and enclose check for $1750 which is less my commission of $250. I took two mortgages for the balance, together with $500 worth of First National Bank stock. This is good as I had an opinion passed on it before closing the deal. If you will meet me in the First National Bank tomorrow morning at 11 o'clock, we will have the papers ready to sign. The buyer will want a certificate of title from the Toledo Guarantee Title Company. The two mortgages consist of a first and a second mortgage.

ILLUSTRATION OF CORRECT LETTER

We have sold today your property at No. 26 Jennings Street, Toledo, Ohio, for the sum of $5,000, receiving therefor the following:

| | |
|---|---|
| Cash | $2,000 |
| First mortgage | 2,000 |
| Second mortgage | 500 |
| First National Bank stock | 500 |
| Total | $5,000 |

You are to furnish clear title and also to pay the water, city, county, and state taxes to January 1, 1925. My client has asked for a certificate of title from the Toledo Guarantee Title Company. This will cost $25. Although you did not express your willingness to bear this expense, I took the liberty of making this concession, inasmuch as the sale has been consummated at a good figure, and I trust you will approve of this.

The papers will be ready to sign at 11 o'clock tomorrow morning at the First National Bank, where I shall meet you at the hour named. The $500 worth of First National Bank stock is already in my possession and I shall deliver it to you tomorrow morning.

I have deducted my commission of $250 from the total amount received in cash, and enclose my check for $1750.

## LABORATORY PROBLEMS

(a) In recasting the letters that follow, keep definitely in mind the qualities of tone, fairness, consideration, business judgment, completeness, and the power of attention of the reader.

(1) We think you are mistaken about having a receipt for $14.45 for the remittance you sent us September 9. If we sent you receipt for $14.45 it was certainly a mistake, as you sent us two checks—one of them $3.45 and the other one $7.68, so that you certainly would not have put the amount in your letter less than you sent. We noted the check sent—as we always do when we receive remittances—on the letter when it is opened.

You are also mistaken about the statement rendered September 1 being $175. It was $165, which is the correct amount. In regard to the 21-inch wheels, they were different size from those you ordered before, and we do not understand how you make it that we charged you $100 on the bill of September 28 too much. We are always very careful to put the prices at the bottom figure, as we know that you scan the bills very closely. The amount that you are due is $281.25.

The spokes that we sent you September 26 were North Carolina spokes. We have Western spokes, XX grade, cheaper than that, but the price we charged for those North Carolina spokes XX is bottom. If you will, when you order spokes, say cheap spokes we will send them. Most of our customers use the better grade, and we usually send them unless the order is to the contrary.

What do you think of the statement, "as we know you scan the bills very closely"? Is this sound business judgment? Is it ethical?

(2) We feel justified in concluding that you would not have communicated with us as you did had you not had in mind the purchase of a typewriter. The catalogue and advertising matter sent must have enabled you to form a fair idea of Our Latest Model, which marks the highest point of mechanical excellence yet attained in typewriter construction.

Our correspondence with you has not been consummated by the entry of your order; this is exceedingly surprising to us, for when you wrote us we felt the utmost confidence in our ability to demonstrate to you the claims we make for our product. Have you changed your mind about buying?

You will admit that every claim we make for our machine is demonstrable. Indeed, we should not waste your time and ours in formulating claims that are not demonstrable. We do not claim, however, that our system is perfect, nor that our judgment is infallible—and from the fact that we have not sold you a typewriter, we feel that we cannot have done justice to the subject. If so, we want to have our oversight called to our attention, and if you have arrived at a conclusion, we believe you will, upon consideration, conclude that perhaps we are entitled to know what that conclusion is.

(b) Embody the following ideas in letters. Try to place yourself in the position of securing the information or giving it, and write from that point of view. Include everything that is necessary.

(3) You have been graduated from the high school and are thinking of going to college next year. State what studies you have completed, and the degree you wish to obtain. Write to the college of your preference, asking for catalogue and inquiring as to rates, entrance requirements, living accommodations, etc. To insure receiving full information, state in detail just what you wish to know, without making your letter too long and too wordy.

(4) The letter you received in return was complete in the information given, and you have decided to enter the college in September. Write a letter to the registrar, requesting him to reserve a room for you, and such other information as you think you would need to know.

# LESSON VII

## TYPES OF BUSINESS LETTERS—I

**Sales and Advertising Letters.**—To write effective sales letters you must know about the article that you are attempting to sell—its weak points as well as its strong points.

An effective sales letter does three things:

1. It makes its approach in a way to secure attention.
2. It creates a desire for the goods offered.
3. It turns the desire into a decision to place an order for them.

The approach must be interesting. The most effective sales-letter writers appeal to the self-interest of those to whom they are trying to sell. The writer of a sales letter must be able to foresee conditions by placing himself in the position of the buyer and frame his letter to cover the points likely to come up for discussion in such a way as to convince the reader of the soundness of his statements as well as his judgment. Be specific in sales letters; generalities will not convince your reader. Avoid superlatives such as "the best in the world," "without an equal," "unparalleled success." Over-worked words should also be avoided.

A recent writer in *Printers' Ink*, discussing the subject of simplicity of language, made a list of two hundred words that he judged, from their constant repetition, were over-worked. Among them were the words:

| | | |
|---|---|---|
| incalculable | distinctiveness | reliable |
| conditions | high-grade | absolutely |
| adequate | unique | remarkable |
| standard | efficiency | popular |
| approved | materially | embodied |
| contribute | conspicuous | exceptional |
| unequaled | outstanding | specialized |
| fascinating | imperative | practical |
| fundamental | encountered | durability |
| discriminating | thoroughly | guaranteed |
| genuine | greatest | incomparable |
| creative | desirable | innumerable |
| economical | adhere | superlative |
| achieving, | maximum | |

He did not mean that these words were not in good usage and in some connections perfectly adapted, but that they have been so much used and abused as to lose much of their force.

One of the most important monthly magazines has proscribed the following expressions:

*affair* for *thing*
*aggravate* for *annoy*
*aggregate* for *total*
*claim* for *assert*
*commence* for *begin*
*conscious* for *aware*
*couple* for *two*
*donate* for *give*
*individual* for *person*
*infinite* for *great, vast*
*liable* for *likely*
*materially* for *largely*
*mutual* for *common*
*partially* for *partly*
*position* for *place, office*
*prior to* for *before*
*realize* for *obtain*
*subsequently* for *afterward*
*transpire* for *happen*
*universal* for *general*
*vicinity* for *neighborhood*

The sales letter must be reasonable—it must appeal to the judgment. After you have written the letter to

arouse interest and to create a desire, and have formulated a clinching climax, go over it and strike out all unnecessary words. Make it "hit straight from the shoulder." Make it convincing. The sales or advertising letter is one that lends itself readily to constructive work on the part of pupils of commerce. You may be able to write just as good a sales letter as an expert. The sales letter is the one that accomplishes its purpose, whether written by an expert or an amateur. The amateur who is intelligent, and has the natural ability to analyze the selling arguments in favor of an article, may oftentimes write just as strong a letter as the more experienced writer. It may not possess the finished technique or be as smooth or compelling, but it may accomplish the same results.

Before beginning to write a sales or advertising letter, study the problem from every angle; analyze the article you intend to sell, study objections that may be raised and concentrate on its winning points. The following is a good example of a sales letter sent out by a wholesale clothing house:

ILLUSTRATION OF GOOD SALES LETTER

Your name on our mailing list entitles you to an early copy of our new Style Book which we send to-day.

You appreciate how important it is to wear clothes that are correct in style; the right cut of your coat sometimes has a social or business value which you would entirely lose if it were not right.

The Style Book shows that clothes that are right; possibly it gives you all the information you need. You will probably take somebody's word about style; this is to let you know that you can safely take ours; we are pretty generally recognized as authority. The Style Book, therefore, differs from any other publication you'll see; it is official.

Whatever clothes you buy, take the book with you as a guide; but if you want to be sure you're right, insist on *our name* in the clothes. You can easily see the garments themselves without any trouble. We have a customer in your city who will give you a cordial welcome and take good care of you and show you our clothes. Call on Messrs. F. N. Jamison & Co.

Note the simplicity of the language and the whole effectiveness of the letter. "You" and "your interests" are the predominating thoughts in it.

ILLUSTRATION OF INCORRECT SALES LETTER

Here is a good example of what to avoid in writing a sales letter. It is an actual letter sent out in the course of business.

We should very much like to interest you in our new typewriters and enclose some literature herewith which we request you to read carefully.

We should be very much pleased to hear from you as to what the prospects are for putting some of our machines in the University.

In this letter "We" and "our interests" are uppermost.

**Form Letters.**—The correspondence of any house covers, of necessity, a limited and well-defined field. The letters coming in will fall naturally into certain classes. By constructing a number of letters that cover the constantly recurring phases of the transactions of the firm, a vast amount of time may be saved in dictating individual letters. By giving sufficient time to their preparation to secure strength and presentation and completeness, the letters may also be made much more effective than they would be if dictated. All of the qualities that have been considered in the

preceding discussions are embodied in the highest degree in the form letter.

Form letters when prepared are given a code number, as "A1" or "B1," and are arranged in a "Form Book" for convenience. The correspondent in using a form letter to reply to an inquiry, or to follow up one, makes a notation in his notebook of the number of the form letter that is to be sent, and the stenographer merely copies the letter, filling in the proper name, address, and the date.

Form paragraphs also are often provided to suit the tone of the various letters received, and enable the correspondent to dictate the part that requires a more personal treatment.

Many form letters, such as those making announcements of newly adopted policies, removals, special sales, or of instruction to agents, collection letters, circular letters, etc., are multigraphed. In many cases such letters are merely printed. In multigraphed letters the name and address, of course, are filled in on the typewriter to match the body of the letter. As much care should be given to the mechanical effectiveness of a form letter as to any other letter.

The following are the common faults in form letters:

1. Filled-in portions (as name and address) not matching the body of the letter
2. Crowding too much on a page
3. An apologetic tone in the opening paragraph
4. Beginning the letter with *I* or *We* instead of *You*
5. Signature an obvious imitation
6. Language too technical

### ILLUSTRATION OF FORM LETTER

The following is a good example of the first of a series of follow-up form letters:

Your request for our furniture catalogue is receiving the attention of our mailing department today. The catalogue, we think, answers every possible question as to style, designs, and artistic character, but we should like to emphasize one particular feature of our furniture—*quality*.

For the prices given, you cannot duplicate "Blackmore" quality elsewhere. Every piece of our furniture is turned out in our own factories. From design to the finished product, every article goes through a rigid examination. It is made to look well and to wear well, not only for the present, but for all time.

We shall be glad to assist you in making the selections you wish, and if you will suggest what you need, whether for town or country, our furnishing department will co-operate with you to the end that you may get exactly the things that will satisfy you.

May we not hear from you further?

## LABORATORY PROBLEMS

Make a study of each of the following problems before beginning to write the letters. It will assist you if you will study the advertisements in the magazines, particularly those of national advertisers, as these contain many sales arguments. Moreover, they are usually stated in compact, convincing language.

(1) It is desired to prepare a good, strong one-page letter, appealing to a select group of housewives, on the qualities of Gold Medal flour. Some of the factors that may appeal are its whiteness, uniformity in quality, taste, aroma, etc. Think of all the reasons you can for the use of this particular brand. Jot them down. Then select the most appealing ones and build your story around them.

(2) The desire of people who own cars to get into the country for a day or more is almost universal. Food is a necessity. The Aladdin Industries has manufactured a giant thermos jar for keeping food hot or cold, as desired.

It wishes to bring this to the attention of automobilists, and secured a list to which to send a letter about this wonderful 1-gallon jar. Write the letter.

(3) The Red Star Line wishes to send out a letter to "sell" a "World Cruise" on the steamer "Belgenland"—the largest ship to encircle the globe. For 133 days the passengers will make this ship their home. Japan, China, India, Egypt, the Nile, the Holy Land and Europe will all be visited in 28,310 miles covered. Use your imagination. Write the letter.

(4) Write a letter that will sell a medium priced radio set. You can get the data for this from advertisements in magazines.

(5) Write a letter bringing out the advantages of linoleum as a floor covering for all floors. This is to go to people who are just beginning the building of a home.

(6) Your employer has a list of people who have inquired in person about the automobile for which he has the agency. He wants them followed up with a sales letter that will sell the car. Select any automobile you wish and make it the foundation of your sales letter.

(7) You are asked to write a sales letter describing a line of dresses. If you happen to be a boy, you will know very little about them, although you know what looks well. Base your letter on that. If you are a girl, you will know all about them, and will know what to put into the letter. Newspaper and magazine advertising will assist you in the problem. But do not "copy"; make your letter original.

(8) With the preceding problem in view, write a sales letter for youth's sport suits.

(9) A manufacturer wishes to circularize women's clubs with a letter about his food products. Select anything you wish from a national magazine like the Saturday Evening Post and build your story around it.

(10) If you were asked to write a letter about sport shoes, what would you say about them? What would you want such shoes to be? Write the letter.

(11) Write a series of three follow-up letters on problem (6). Each letter should contain a definite story.

# LESSON VIII

## TYPES OF BUSINESS LETTERS—II

**Letters of Inquiry.**—Letters of inquiry should be answered promptly. Neglect to do so creates a bad impression. Particular attention should be given to the article or articles mentioned. The answer should be full and complete. Reference should be made to the letter that you are answering, in order that the correspondent may readily recall it. The information given should be such as to render further correspondence unnecessary. Make it a rule to dispose of a thing at the time it comes up for attention.

A frequent source of complaint is the failure to send enclosures that are specifically mentioned in the letter, such as catalogues, price lists, and other data usually sent in another envelope. If the inquiry is such as to be of no interest to you, just as much courtesy should be shown in your answer as if an order depended on it.

Letters of inquiry are often confidential, and ask for information about the credit or standing of a firm or an individual. In answering such letters, the writer must use care to make no statement that he cannot justify, or which he is not willing to substantiate. When an unfavorable reply is made, the name of the person or firm about which the letter is written should not be mentioned. If your letter of inquiry is about a matter that is of interest to you only, it is customary to make some courteous acknowledgment of the favor, and

to enclose a stamped, addressed envelope. Inquiries of a general business nature, however, are usually answered promptly as a matter of business courtesy without thought of this formality.

**Letters Ordering Goods.**—The most painstaking care must be used to make letters ordering goods *clear*, *exact*, and *complete*. A letter that lacks any of these qualities will surely subject the writer to inconvenience and perhaps to financial loss, to say nothing of the inconvenience of the recipient. In writing letters ordering goods, observe these points:

1. Give a tabulated list of the items; that is, write each item on a separate line. This arrangement is clearer, facilitates filling the order, and checking it up.

2. *Quantity*, *quality*, *shape*, *style*, and *size*, of the thing ordered should be definitely stated.

3. When ordering from a catalogue, use the blanks furnished with it if possible, and be sure to give the catalogue number of the article as well as the page number on which it is listed. If the catalogue has a number, that, also, should be given.

4. In case of a first order, (a) say how payment is to be made, (b) give reference as to financial responsibility, (c) if remittance accompanies the order, indicate its form, the amount, and how it is to be applied.

5. Give adequate shipping instructions.

6. Give time limit within which goods must be shipped, if this is an important factor in the transaction.

7. Write the shipping address so clearly that a mistake will not be likely to occur in addressing.

8. If any points relating to orders need additional explanations, confusion may often be avoided by em-

bodying these in an accompanying letter. Leave nothing to chance or guesswork. The recipient of an order must depend wholly on your *written communication* for the information that will enable him to fill the order in accordance with your wishes.

9. Make your order wholly independent of any other similar order that you may have sent. Do not say "same as last order"; be specific. If it be necessary to identify an item by reference to goods previously ordered, mention the date, and give such other information as will enable the correspondent completely to understand what you mean. Information of this kind will not only lessen the chance of error, but will save time in filling the order.

**Acknowledging Orders and Remittances.**—The receipt of an order or remittance should be promptly acknowledged, because of the favorable impression your promptness makes upon your customer. The acknowledgment should be definite enough to preclude confusion. With many firms the custom is to acknowledge an order by sending an invoice; but, unless the invoice specifies the probable date of shipment, the customer is left in a state of uncertainty.

In making acknowledgment of orders, many firms use printed forms with the necessary spaces for description, date of probable shipment, etc. The acknowledgment should:

(a) Refer to the order by date and contain such reference to it as will make its identification certain.

(b) State when the order will be filled.

(c) When the goods will be shipped.

(d) Give such further facts are the circumstances require.

Printed postal cards, with blank spaces for date and

amount, may be used in acknowledging the receipt of a remittance.

**Letters Containing Enclosures.**—As a large proportion of business letters contain enclosures of one sort or another, it is essential that the letter writer be familiar with the most common forms of enclosures. His knowledge should extend beyond a mere superficial recognition of them; he should know how they function in the business world.

Letters containing remittances should include an exact statement of what the remittance is, the amount, its purposes, and how it is to be applied, in order that the remittance itself may be compared with the letter, and discrepancies, if any, be discovered by the recipient. The same rule applies to any other sort of enclosure—except, perhaps, an advertising circular. The most common forms of remittance enclosures are: *Postage stamps; registered letter; bank draft; personal check; certified check; cashier's check; postal money order; express money order; acceptances.*

In addition to mentioning specifically the enclosures of a letter, the fact that the letter contains an enclosure should be indicated by writing the word "Enc." or "Encs." directly beneath the stenographer's initials.

Drafts, checks, and other forms of remittance enclosures, are usually folded in the letter so that the contents will be disclosed upon unfolding the letter. When a letter has several enclosures, a simple and effective way to dispose of the matter is, first, to address the envelope, and then place in it all the enclosures to go with it. In this way an omission is not so likely to occur.

When stamps are enclosed in a letter, they should be

protected by wrapping them in oiled paper—they should never be stuck to the letter.

Always check the enclosures with the letter to see that enclosures and figures are correct.

The letter writer should always see that booklets, catalogues, or other matter to be sent separately are forwarded promptly. Failure to receive matter of this kind can usually be traced to carelessness. If a catalogue or other printed matter is to be sent in this way, address proper sized envelopes at the time and attach to the letter, so that the mail clerk will not fail to see what is to be included.

**Letters of Complaint and Adjustment.**—Promptness in acknowledging the receipt of a letter of complaint, whether it be just or unjust, is the first step in successful adjustment.

In whatever spirit the letter of complaint may be written, the answer to it should be in a tone to allay irritation. In no other kind of business letters, perhaps, are tact and diplomacy more essential than in letters of adjustment. Intuition, experience, patience, self-control, fairness, and many other qualifications are all needed.

Complaints must often be adjusted on the barest information given by the complainant from his own point of view. The complaint correspondent must be able to determine the value of such information, and frame an answer that will bring out the latent fairness of the complainant and make him feel that he is being treated right. A careful analysis of all the factors is necessary to reach correct conclusions. It must always be remembered that complaints are sometimes justified. The right is rarely ever always on one side.

The "spirit of fairness" must be the tone of successful answers to letters of complaint. As long as the tone of a letter is just and equitable, the most prejudiced cannot fail to recognize this spirit, and will not have the persistency to stand out against what he knows is right.

The foregoing has been written from the viewpoint of the correspondent answering a letter of complaint. Something must be said also for the writer of the letter of complaint. The same philosophy applies to both. In the first place, when it becomes necessary to write a letter of complaint, the writer must be sure of his facts; he ought to be quite certain that a complaint is justified. He also must be fair. There are many contingencies from which complaints arise. The sources should be considered. If goods fail to arrive on time, it may be the fault of the merchant, or it may be the fault of the express or railroad company, or whatever the means of transportation.

## LABORATORY PROBLEMS

(a) Before beginning to write, analyze your problem carefully, and if necessary make an outline of the points you wish to discuss.

1.—Mr. W. A. Hooliston, 621 Union Street, Toronto, Canada, has written you asking about the athletic activities in your school. Some of the information he desires is an outline of the general organization and management of the various activities; what these are; what supervision the faculty exercises; how expenses are met; the benefits of the activities; how they affect scholarship, etc. First embody in an original letter of inquiry the data given above together with such other as you think one making such an inquiry would be likely to give. Second, write the answer. In writing the answer, you may use your own school or some other school as a basis for all data.

2.—You wish to purchase a radio set. You have seen certain sets advertised. (Get the data from any magazine or newspaper advertisement.) Write an inquiry about the price and any other information you would want to inform you about this particular set.

3.—You wish to take a trip from New York to San Francisco. There are certain places where you would like to stop over. Write a letter to the railroad company asking for such information as would be necessary completely to inform you about the trip, expenses, etc.

4.—A friend of yours has written you asking about the course of instruction given in the school you attended. Write him fully about what you learned, about the teachers, and give any information you think will be of use to him in determining whether such a course will be of advantage to him. You may use your own school as the basis for data.

5.—You want to take a special course in the New York University of Commerce and Finance on the subject of commerce, but fear that your qualifications will not admit you to the University. Write to the University telling of your preparation and asking if it will be possible to enter as a special student and make up some of the subjects in which you are deficient.

6.—You want to employ a young woman as secretary. You require for the position one who is not only a good shorthand writer and typist, but especially has good judgment, is capable of looking after callers; one who has a knack of keeping details well in hand, who is possessed of a good memory and is systematic in handling her work. Write a letter to the University Bureau, Columbia University, New York, asking if they can supply such a young woman.

7.—Write to the White Star Line, New York, asking for full particulars about tickets to Liverpool, first-class and second-class, and about the dates of sailing.

8.—The premium on your policy of insurance No. 134022 in the Prudential Life Insurance Company, Philadelphia, amounting to $146.52, falls due on January 2. Say that you are enclosing bank draft on the First National Bank of

New York drawn by First National Bank of Cleveland for the amount of the premium.

9. Ferdinand D. Fleming & Company, Philadelphia, Pa., are agents for Mrs. Olin Finney, of the same city, collecting rents, looking after her real estate, etc. During the current month they have collected rent from two stores at $150 each, five apartments at $125 each, five apartments at $135 each, one store at $175. Write the letter for Ferdinand D. Fleming & Company, making report, and saying that you are enclosing check on the Franklin Bank & Trust Company, Philadelphia, covering the amount. Deduct 2½% agent's commission. Tabulate the items. Give names of tenants, where stores and apartments are located, and such other necessary information as you deem needful to the full understanding of your client. One of the departments is in need of certain repairs. Advise having the work done at once; give probable cost, and ask for authorization to have the work done. Make the letter as brief and businesslike as possible, but at the same time cover the points clearly.

Before starting to write this letter analyze all the points covered and arrange the material in the most logical sequence as given above, it is *not* in logical sequence.

# LESSON IX

## TYPES OF BUSINESS LETTERS—III

**Collection Letters.**—The function of a collection letter is to collect money and at the same time to maintain friendly relations (if they are desired) between the house and the debtor. The customary proceeding in collections is to send a statement on the first of the month. If attention is not given to this, a statement marked "Duplicate" or "Please remit" is sent. If these fail to elicit a response, the work of the collection letter writer then begins. There is hardly any other type of letter that requires a broader understanding of human nature than the collection letter. The present tendency is to make collection letters "constructive." The pupil who wishes to make a more scientific study of the subject is referred to "Constructive Collecting" by R. J. Cassell. (The Gregg Publishing Company.)

Debtors may usually be classified as follows:

(a) Those naturally slow from lack of initiative.

(b) Those temporarily "hard up".

(c) Experts at framing plausible excuses for inability to pay.

(d) Those who do not intend to pay, if they can avoid it.

The first letter in reply to a request for payment will usually determine to which of these classes the debtor belongs. Letters to him may then be framed accordingly. Promptness in notifying a debtor of his overdue account is essential, because as the age of his bill in-

creases, the chances of collection decrease accordingly. All possible peaceful methods in collecting an account should be exhausted before resorting to strenuous ones; but when it becomes evident that the debtor is trying to avoid payment, action to force payment should be taken.

The first letter to a debtor whose account is overdue should be written in a courteous tone.

Nothing is to be gained by harshness, or discourtesy. An appeal to a debtor's better self is much more effective and has the value of creating good-will. On the other hand, it is frequently necessary to resort to the harshest possible means to make a collection, and when such a contingency arises, there is no necessity for "beating around the bush." In writing letters of this type, the writer should be familiar with the legal phases of the situation.

### ILLUSTRATIONS OF COLLECTION LETTERS *
### NO. 1

In this letter the writer has attempted to get something of the "let-us-sit-down-and-discuss-the-matter" tone into it.

If we could come into your store and have a friendly chat, we're sure we'd understand each other better. But—since we can't do that, won't you be friendly enough to write us what we can expect in the way of settlement of your account, and when we'll receive it?

Your intentions, we are positive, are of the best, but this account, because of its past-due condition, is now becoming important to you and to us.

Please don't delay it any longer.

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* Illustrations 1-5 inclusive are from "Business Letter Writing," by Alexander M. Candee, and are used by permission.

NO. 2

The writer of this letter uses the word "service" as a keynote in attempting to make the debtor realize the importance of paying his debts promptly.

Service is the keynote of modern business.

One of the essentials of service is promptness.

Promptness in shipments is required by all customers, and this is one of the important characteristics of our business.

Promptness is required in the payment of factory and office employees and of bills for merchandise to make up the goods bought by customers.

To enable us to live up to those requirements, we naturally expect reasonable reciprocal promptness from our customers. Your account of $136.45 is over-due. As you know our terms are net 30 days. May we not, then, look for your remittance to show a reciprocal cordiality and desire to maintain this great modern principle of business?

NO. 3

A collection letter to a "careless" debtor.

The larger percentage of our customers, we find, pay on receipt of the statement.

As we haven't heard from you since we sent you a statement a short time ago, we assume that you have overlooked the matter. This is apt to happen, of course.

Will you be good enough to remind your cashier to send us a check in the enclosed envelope.

NO. 4

A more imperative letter.

As you can readily see, we have been extremely lenient with you and the time is now at hand where we positively cannot wait any longer for settlement, and the money must now be forthcoming. If you cannot remit the whole amount

in one payment, send us at least a substantial remittance on account, but we must hear from you with check before March 15.

NO. 5

A letter with a personal appeal.

If I were to walk into your office today with our statement for that over-due account of yours that runs away back into March, six months ago, I am very sure that you would take me right back to your cashier and ask him to give me a check. Won't you consider this letter as a personal call? Put an O. K. on it, send it to the cashier and tell him to send us a check. We cannot allow the account to stand any longer, and unless we hear from you this week, we shall make draft through the bank.

"What is the standard by which collection letters may be written?" asks Alexander M. Candee in his book on Business Letter Writing. "Judge the measure of your severity by the spirit of your customer. Remember that he has been a customer, perhaps a good one. You don't want to lose him, if there is any possible way of holding him. In all your efforts keep this thought right before you."

ILLUSTRATIONS OF FOLLOW-UP COLLECTION LETTERS*

Collection letters are often written in a series. They start out with a mere jogging of the debtor's memory. If results are not forthcoming, the tone changes with each succeeding letter to a more imperative one. Even then it may be necessary to place the debt in the hands of a collection agency or an attorney.

*This series of collection letters is from "Constructive Collecting," by R. J. Cassell, and is used by permission.

ILLUSTRATION OF FIRST LETTER OF A SERIES *

We notice that your account of $40.00 has evidently been overlooked. The terms under which you purchased these goods were thoroughly explained to you at the time that you applied for credit, and the time extended has expired. We will greatly appreciate your remittance at this time. Simply pin your check to this letter and mail; a letter is unnecessary.

ILLUSTRATION OF FIRST FOLLOW-UP

If the first letter does not produce the desired results, you will send the following:

On January 20, we wrote you regarding your past due account of $40.00, which was past due at the time we first wrote you. But still we have failed to receive our money. You certainly agreed to settle your account when you secured credit according to our terms. We have received no reply and must now insist that payment be made without any further delay.

ILLUSTRATION OF SECOND FOLLOW-UP

You have received two letters from this house requesting payment of your past due account of $40.00, but for some reason you have failed to reply. Our terms which you accepted, must be lived up to by all our patrons.

We feel therefore, that we cannot continue to extend you credit and you compel us to notify you that until this account is settled you must pay cash for your purchases. If you will send in your remittance at once, however, we shall be glad to extend you the original credit privileges.

ILLUSTRATION OF THIRD FOLLOW-UP

You have received three letters from this house calling your attention to your past-due account. We have endeavored to treat you fairly in the matter, but the time has come when we are in duty bound to our own business to resort to stronger methods. Even at this late day we are reluctant to

take such a course, but your continued silence makes it imperative.

We therefore must notify you that unless payment is made by the fifth, we shall place the account with our attorney for collection.

ILLUSTRATION OF FOURTH FOLLOW-UP

We have a number of large obligations to meet by the 21st inst., and I have been looking over my books for the purpose of calling on some of my best customers to aid me in getting together the necessary funds. I noticed your account and am writing you this letter, invoking your aid at this time. The amount is $40.00. No letter is necessary; just pin your check to this letter and return in the envelope enclosed.

ILLUSTRATION OF FIFTH FOLLOW-UP

In looking over our books, we notice that you have not sent in your regular remittance for the present month. You of course realize that the wholesale grocer is compelled to finance a large number of retail grocers. Place yourself in our position and you will see that it becomes necessary for us to invoke the aid of the retail merchant in making prompt payment. Your check will do its share in our behalf. Thank you for an early remittance—so that our former pleasant relations may continue,

ILLUSTRATION OF SIXTH FOLLOW-UP

On the 25th of last month your order was received for 400 ft. of dressed lumber A 1. As is our custom, we gave you prompt service. The order was taken on a thirty-day basis, according to our regular terms. You, as a business man, realize the necessity for prompt payment if we are to successfully finance our business. We will look for your cooperation and a prompt remittance, which we assure you will be appreciated.

Will you not send us a check at once?

ILLUSTRATION OF SEVENTH FOLLOW-UP

Your account has just been brought to my attention as being past due. I was somewhat surprised, as I have always depended on you for prompt payment. Now, Mr. Jones, put yourself in my position. We have at least one thousand accounts on our books. If each customer takes sixty days it would be carrying thousands of dollars for thirty days longer than our regular terms.

We feel sure that you will see the necessity of making payment of the $40.00 past due at once, and not compel us to take any further action.

ILLUSTRATION OF EIGHTH FOLLOW-UP

When in need of my services you came to me for assistance and I have served you to the best of my ability. I have reposed confidence in you by serving you without any retainer.

Kindly assist me by sending a check to cover the amount of the enclosed bill at this time.

## LABORATORY PROBLEMS

(a) Write the following letters:

1. C. B. Andrews, Rochester, Minn., owes you $26.50 for a bill of goods. You have sent him two monthly statements to which he pays no attention. Write him a courteous letter drawing attention to the fact, asking him to dispose of the matter by sending you a check for the amount.

2. Mr. Andrews still fails to make remittance. Write him a still more imperative letter. You wish to retain his trade, but you need the money.

3. You have heard from Andrews saying that it will be impossible for him to pay now, owing to expenses in his family which have absorbed all his funds. He asks for three months' time on his bill. Write him asking him to give you his note for that time at 6% interest.

4. Harold and Company, 111 Westminster Street, Providence, R. I., owe you $250.00. Write them a courteous letter saying that inasmuch as they did not remit upon receipt of monthly statement, you will draw on them at five days' sight for the amount and ask if this will be satisfactory.

5. To Herman Boswith & Company, Atlanta, Georgia, calling attention to your account against them for $261.00 which has been due now three months. Inform them that you always make prompt delivery of goods and that you expect in return a prompt settlement of accounts.

6. A. C. McIntosh & Co., 619 South Wabash Avenue, Chicago, Illinois, write you complaining that the goods they ordered were promised on the 15th, and although the 15th has passed the goods have not arrived. They ask for an explanation. A strike in your factory prevented filling the order promptly. Write them the circumstances fully, and say when goods will be shipped.

(b) Reconstruct the following letter, selecting the simplest and most expressive words possible to convey the thought of the writer. Fill in salutation and complimentary closing, and complete the letter by inserting date, name, address, signature—all mechanical details.

Before beginning to write, analyze this letter thoroughly and be sure you have the ideas in mind. If you do not know what such expressions as "bona fide" mean, look them up in the dictionary. Eliminate all hackneyed business expressions; constantly guard against the commonplace.

1. Regarding the terms of the lease upon the property of Williams we have to say that the owner is willing to lease the house to you from March for one year, at sixty dollars per month, with the privilege of renewal for one year at the same price. The option to purchase he will give as follows:

If at any time during the term of his lease he should receive from any other person or persons a bona fide offer for the

premises such as he would accept, he agrees to give you five days' notice to that effect, and if you would take advantage of the option given, he reserves the privilege to sell to some other persons at any price or terms that he may see fit; possession to be given at the expiration of the existing terms.

# LESSON X

## TYPES OF BUSINESS LETTERS—IV

**The Letter of Application.**—The first requirement in writing a letter of application is *fitness* for the position desired; the second is the ability to present your qualifications convincingly.

The letter of application will probably be the most important letter you will have to write at the beginning of your business career. It is the most convenient and effective means of bringing yourself to the attention of business men. It is, therefore, well worth your while before leaving school to learn by careful analysis, study, and practice how to write a convincing, appropriate, effective letter of application.

Never write a letter of application unless you are willing to do your best on its preparation. Most letters of application are faulty in construction, fail to give necessary information, lack accuracy and neatness, and fall short of those qualities that attract and convince business men.

Always use plain white, unruled, full-size letter sheets, writing on one side of the sheet only. Do not use stationery with a monogram, initial, or name die at the top. Be sure that the stationery is scrupulously clean and that your letter contains no erasures. Unless you are applying for a position as bookkeeper or some other position where penmanship is a vital feature of the service, type your letter. Your signature will, in

a measure, indicate the quality of your penmanship; but if you are in doubt about this, submit a longer specimen of your handwriting. Be sure that you sign your letter *legibly* in your own handwriting. Do not sign it in typewriting, except as a check of your signature. See that the letter is folded properly.

The following general suggestions will be useful:

1. Write your letter of application yourself—do not "copy" the models given here.
2. Write frankly, without either boasting or undue modesty.
3. Show a proper, but not over-emphasized, appreciation of your abilities.
4. Be sure that the form of the letter is faultless; that the structure of the sentences, the spelling, the punctuation, and the capitalization are all correct.
5. Do not be afraid to ask for what your services are honestly worth. That will depend to some extent on your ability, experience, location, and on the prevailing salaries for the kind of service you can render.
6. Make your letter mechanically perfect.
7. Give the names of references, and enclose neat copies of any letters of recommendation that you may have.
8. Do not give your letter the appearance of a circular letter that is being sent out wholesale. Make it individual.
9. In answering an advertisement, it should be remembered that there are probably many others applying for the same position, and that unless your letter has some striking quality that distinguishes it from the others, it will receive but scant attention.
10. Tell briefly, pointedly, what you can do—and then stop.
11. Be sure that you answer all the questions asked in the advertisement.

12. Promptness in answering advertisements often places you ahead of other applicants.

13. Women should prefix "Miss" or "Mrs.," in parentheses, to their names.

14. If you can compose a good business letter, mention that fact. Your letter of application will, of course, indicate to some extent your ability as a letter writer.

15. Do not say, "Having seen your advertisement in this morning's World," etc. Avoid saying the obvious.

16. Do not say, "I feel that I am capable," etc. "I can" is better.

17. Do not pack all your information into one paragraph. Divide it effectively into a number of paragraphs.

## ILLUSTRATION No. 1

Dear Sir:

This is in answer to your advertisement for a stenographer:

My education, experience, and qualifications, briefly, are: I am a graduate of the shorthand department of Brown's Business College, Peoria, and also of the Peoria High School, a school that is on the accredited list of the State University. I can take dictation rapidly and transcribe it quickly and accurately—spelling correctly, and placing the punctuation and capitals properly.

I know how—

To arrange a letter tastefully on the letterhead.
To file a letter properly—or to *find* one that has been filed.
To use the mimeograph and other duplicating devices.
To fold a letter.
To make out a bill correctly.
To meet callers.
To keep the affairs of the office to myself.
To attend to the mailing so that the right enclosures will go with the right letters.

I fully understand the uses of common business papers, such as drafts, checks, receipts, invoices, statements, etc.

I am twenty years old and live at home.

I have had no experience, but my course of training has been thorough and has duplicated as closely as possible actual business practices.

May I not have an opportunity to demonstrate my ability? The salary question we may safely leave open until you have had a chance to see what I can do.

Very truly yours,

## ILLUSTRATION NO. 2

Dear Sir:

In answer to your advertisement for a stenographer, which appeared in the *Tribune* today, I desire to make application for the position.

After graduating from high school, I took the complete stenographic course in the Blank Business School of this city. I was then employed as stenographer and office assistant with Mr. H. F. Titus, Superintendent of the Northern Pacific Railway Dining Car department. This place I held for a period of eighteen months, giving entire satisfaction, leaving to accept a better paying and more responsible position. I am enclosing copy of a letter of recommendation from Mr. Titus.

For the past year I have been doing the entire stenographic work for the manager of the insurance department of Calhoun, Denny & Ewing. Since I began work with this firm I have won several promotions. I am at present handling all the correspondence in the Fire Insurance department, and have entire charge of all the work pertaining to the Accident and Liability department. For further information regarding my ability as a painstaking and reliable employee, please telephone Mr. Arnold, manager of the Insurance department, who has consented to answer inquiries about me.

Yours very truly,

### ILLUSTRATION NO. 3

Dear Sir:

This is in answer to your advertisement for a stenographer. Briefly, my qualifications are:

Ability to take shorthand dictation up to 150 words a minute and transcribe it on the typewriter at 60 words a minute.

The quality of my work has been commented on for its neatness and accuracy. This, of course, means correct spelling and punctuation.

My education consists of the usual high school course, a diploma from the Blank Business College, and one semester at the Nebraska State University.

Although my experience has thus far been confined to a month's work in the private office of the principal of the school where I received my business training, and three months as public stenographer, I am sure that both in speed and accuracy I am qualified to fill with entire satisfaction the position you advertise. The office training course in school was very thorough, and to a large extent duplicated actual business practices.

I am permitted to refer you to the Blank Business College; Hon. H. H. Williams, Mr. Charles Bowen—all of this city.

My age is twenty-two, and am living at the home of my uncle, Mr. Bruce Haddon.

Should my qualifications appeal to you, will you not give me an opportunity to prove my ability and worth?

Very respectfully yours,

## FOLLOW-UP LETTER OF APPLICATION

If you do not receive an answer to your letter of application within a few days, send a "follow-up" letter, just as advertisers do in business. It may be that the applicant originally selected has not proved entirely

satisfactory, in which event you may still get the position.

The following is a good example of such a letter:

Dear Sir:

After waiting some little time, I am still without an answer to my letter on the subject of the stenographic position that you lately advertised in the papers.

I am anxious for an interview, and believe that, if granted one, I can prove to you the statements set forth in my previous letter and absolutely satisfy you as to my qualifications for the place.

A prompt reply will be greatly appreciated.

Very truly yours,

**Application Sales Letter.**—You may desire to apply for a position with a business organization that has not advertised. Most organizations are glad to consider applications from good stenographers or secretaries at any time.

The following letter will give you an idea of what you should incorporate in such an application:

162 North Howard Place,
Martinsville, Indiana

Messrs. Ludlow & Clay,
The Circle,
Indianapolis, Ind.

Gentlemen:

You will, no doubt, have a vacancy for an experienced stenographer in the near future, and I should like to place my application on file with you.

My reason for wishing to change positions is that I am receiving the maximum salary which my present employers, A. B. Cox & Company, wish to pay to a stenographer. They

are entirely satisfied with my services, and will answer any inquiries about my work and general qualifications.

In addition to a diploma from high school, I also hold one from the Blank Business College of this city. I write shorthand rapidly, and transcribe my notes quickly and accurately. My initiative in planning my work and in obtaining greater efficiency in the office has been commented on frequently and appreciatively by my employers.

I have had two years' experience as a stenographer, where filing, card indexing, office routine, etc., formed a part of my daily work. I am familiar with the —— business, as practically all my experience has been with dealers in goods of this kind.

I am twenty years old, and live at home.

I shall be very glad to call for an interview at any time that may suit your convenience.

Yours very truly,

## LABORATORY PROBLEMS

Consider your problem carefully before beginning to write; plan.

1. Write a letter to Howard Shores Company, 111 Filbert Street, Philadelphia, applying for the position of stenographer, which they advertised in the *Telegraph*. Think over your qualifications for the position and make your letter full and explicit.

2. You wish to be put on the list of availables in the bookkeeping department of the Charles Warner Company, Main and Second Streets, Dayton, Ohio. They have not advertised for a bookkeeper, but you understand that there will be a vacancy soon. Give your qualifications, and add such other information as you think will "sell" your services.

3. The Curtis Company's Service Bureau, 246 Curtis Building, Clinton, Iowa, has advertised for junior bookkeepers. Make application, stating your qualifications. Don't make your letter a mere list of things you can do, but give it personality.

Answer the following advertisements:

4. Stenographer and office assistant, preferably with some experience in operating common office appliances. Salary dependent upon efficiency. Times Employment Bureau.

5. Stenographer wanted; one who can assist in preparing copy for women's wearing apparel; mention salary expected; originality necessary; address with specimen of description writing about a woman's dress. F 404 World.

6. Bookkeeper and stenographer; steady position; good pay. D 448 World.

7. Stenographer wanted, about 20, graduate of business school; state salary asked. W. C. Journal.

8. Stenographer, experienced in billing and general office work. Rye Bros., 128 W. 26th St.

9. Correspondent, familiar with mail order trade, who has worked up from stenographer; knowledge of advertising also of assistance; good pay. P. O. Box 8621, New York.

10. Stenographer—young man under 22, accurate in transcribing and taking rapid dictation; clothing experience preferred; excellent opportunity for a hustler; state experience and salary desired. Address Accurate, 492 World.

11. A good salary will be paid capable stenographer in permanent position with real estate firm; experience not essential; able to meet callers. B28 Herald.

12. Write a letter of application to John Wanamaker, Philadelphia, who has not advertised, but who, you think, might employ you when in need of a stenographer.

# LESSON XI

## TELEGRAMS, CABLEGRAMS, AND RADIOGRAMS

The preparation of telegrams and various messages sent by wire and radio is a part of the correspondent's work that requires a knowledge of the kind of service rendered by the telegraph companies, and care in the preparation of messages. The important details are discussed in this section, but, necessarily, the information is limited, and the correspondent who has a great deal of this work to do should provide himself with the books furnished by the telegraph companies which give detailed information about different kinds of telegraphic service, including rates.

**Kinds of Telegraph Messages.**—The Western Union Telegraph Company provides what is called a universal blank to be used in the preparation of telegrams, covering the following classes:

(a) Telegrams, (b) Day Letters, (c) Night Messages, (d) Night Letters.

**Telegrams.**—Telegrams take precedence over other classes of messages, and are generally used when quick service is required. The rate on a telegram is based on ten words; additional words are charged at so much a word. Full-rate telegrams may be wrtiten in code.

**Day Letters.**—Day letters are subordinated to full-rate day telegrams in the order of transmission, and constitute a deferred day service at reduced rates, the cost of a 50-word (50 words being the unit) day letter being one and one-half times the cost of a 10-word

telegram. Day letters must be written in plain language, code language not being permitted.

**Night Messages.**—Night messages are accepted by the telegraph companies up to 2 A. M. for delivery the morning of the next ensuing business day. The cost is less than that for full rate telegrams. For short messages, this is the cheapest over-night service. Code language may not be employed.

**Night Letters.**—Night letters may be filed at any time during the day and at night up to 2 A. M. for delivery the morning of the next ensuing business day. The cost of a 50-word night letter is the same as for a 10-word telegram. Night letters must be written in plain language; code language will not be accepted. This is the cheapest service of all for messages of some length.

The type of service offered by the Postal Telegraph Company differs mainly in the classification. Their service includes:

(a) Fast day telegram, (b) Day letter, (c) Night telegram, (d) Night lettergram.

**The Preparation of Telegraphic Messages.**—The language of messages should be explicit, but it should be as brief as is compatible with clearness. Observe the following points quoted from the instruction book of the Western Union Telegraph Company:

"Avoid wording that is susceptible of different interpretations. Numerals should be written out in full. The use of contractions such as 'can't,' 'don't,' etc., should be avoided. In writing addresses, the words, 'east,' 'west,' 'north,' 'south,' should be spelled out in full. A specific street address facilitates delivery of messages."

In sending a telegram, the class of service should be

indicated by a "check" mark in the place provided in the upper left-hand corner of the telegraph blank. Whether the telegram is to be sent "paid" or "collect" should be so indicated in the lower left-hand corner of the blank. When a charge account has been arranged, the word "charge" should be noted in the same place, together with the name of the account to which the tolls are to be charged, in cases where the signature differs from the name under which the account appears on the company's books. Example: Send prepaid and charge to the Standard Products Company, 285 Fifth Avenue, New York City.

**Words Counted.**—The words in the *body* of the message only are counted; the date, address, and signature are transmitted free. Words and figures should be spelled out in full in telegrams.

**Filing Messages by Telephone.**—Messages may be filed by calling "Western Union" or "Postal" or the telephone number of the company listed in the telephone directory, and dictating the message.

**Carbon Copies.**—Carbon copies of all telegrams should be kept at the office. The original telephoned messages should also be filed. Some business houses have their own telegraph blanks in triplicate, and two copies are made by the use of carbon. One of these copies is sent to the telegraph company, another is filed, and the third sent as a "confirmation".

**Requests to Report Delivery of Messages.**—If it is desired that a report of the delivery of any message be made, the words "Report delivery" should be conspicuously written at the top of the message. This request will be answered "collect" by the office of destination.

**Repeated Messages.**—If it is desired to have a message repeated, the words "Repeat back" should be plainly written at the top of the message. An additional charge equal to one-half of the regular rate will be made for the repetition in addition to counting and charging for the two words "Repeat back."

**Messages Sent Collect.**—Collect messages will be accepted from any commercial or social organizations or from any newspaper, person, or business firm of recognized standing.

**Radiograms.**—The wireless service is similar to that of the cable companies and reaches practically the same points. Through the medium of the Radio Corporation of America, in cooperation with the Postal Telegraph Company, it is possible for those at sea to send messages to, and to receive messages from, points on land.

**Cable Service.**—The telegraph companies offer types of cable service somewhat similar to telegraphic messages.

**Full-Rate Cablegrams.**—Full-rate cable service is used for communications requiring quick transmission and prompt delivery. In all classes of cable service, addresses and signatures are counted and charged for. Code addresses may be used. Cable messages, therefore, should be reduced to the fewest possible words to convey the meaning clearly. Code words employed in cablegrams must be English, French, Italian, Dutch, Portuguese, Spanish, Latin, or German dictionary words of not more than ten letters or artificial words of not more than ten letters. Artificial words must be pronounceable. In plain-language cablegrams which

may be written in any language that can be expressed in Roman letters, each word of fifteen letters or less is counted as a word, and words of more than fifteen letters are counted at the rate of fifteen letters, or fraction of fifteen letters, to a word.

**Deferred (Half-Rate) Cablegrams.**—This service is designed for plain-language communications of non-urgent character. Such messages are subject to transmission at the convenience of the cable company when cables are clear of full-paid traffic. The use of more than one language in the same message is not permitted. Addresses and signatures in deferred cablegrams may be registered code addresses. Each word of fifteen letters or less is counted as a word. Numbers, except in addresses, must be spelled out.

**Cable Address.**—Houses doing an extensive foreign business have a cable address, usually consisting of one word, as, for example, "Nabisco," registered with the cable company.

**Code and Cipher Message.**—Code and cipher systems are used very extensively by business houses. In code cipher systems one word is used to represent a phrase or sentence. The "A B C," Western Union, Bentley, and other codes are generally used by business men where the saving of expense is the chief consideration.

## LABORATORY PROBLEMS

(a) Convert the following data into telegrams, day letters, night letters, or cablegrams of the fewest possible words. Do not sacrifice clearness to brevity. You are to be the judge of what form the message is to take---whether telegram, day letter, cablegram, etc.

1. To a member of your family stating that your train has been wrecked, but that you are safe and will arrive 3:00 p. m.

2. To A. J. Kennedy, Albany, N. Y., making an appointment at his office for coming Saturday.

3. To Kenneth McGowan, Kalamazoo, Michigan, an applicant for position as traveling salesman with your concern, asking him to visit factory at Chicago for interview at your expense.

4. An answer to the foregoing telegram to be signed by McGowan stating that he will leave for Chicago next morning at eight o'clock.

5. To Robert Neville, Beverly, Massachusetts, asking whether he can deliver a commencement address June 25, and what his fee will be.

6. Hugo Rennard, formerly in your employ as bookkeeper, has applied to Garwood Brown Company, Wilmington, Del., for a similar position. Brown wires you asking about his record and ability. Write the telegram. His work with you has been most satisfactory.

7. Chandler, Eldridge Co., Cleveland, Ohio, asking permission to draw on them at five days' sight for $200.00. Ask them when they can remit, if they do not wish to honor draft.

8. Philip Bancroft, Hotel Vendome, Paris, France, saying you missed steamer and will arrive on "Aquitania" on September 1. Ask him to wait for you.

9. To Ritz Shoe Co., Fall River, Mass., asking them to cancel order for one hundred pairs tan oxfords if delivery cannot be made by 15th inst.

10. You have an opportunity to make a profitable investment in Chicago real estate, but need $25,000 to help carry it through. Telegraph a business associate, Anthony Caldwell, Baltimore, asking if he will join you. Give details sufficiently to enable him to grasp the situation.

## LETTERS OF INTRODUCTION, ENDORSEMENT, AND RECOMMENDATION

Letters of endorsement or recommendation should not be given in any case unless the writer feels that

he can give his unqualified indorsement of the person. Communications introducing business acquaintances, especially, need care in preparation, for the reason that it is easy to incur a moral, if not a legal, obligation. If your judgment tells you that a business acquaintance is worthy of endorsement, give it to him in ungrudging terms; do not "damn with faint praise." It is better to withhold a letter altogether if it cannot be given in a spirit that will be helpful and at the same time show that the writer possesses good business judgment.

Letters of introduction may be issued (a) for the purpose of introducing a friend socially, (b) for the probable business benefit of the person introduced, (c) for the probable benefit of the person to whom introduced; hence, their tone and import must be governed by the nature of the circumstances in which they are written.

A letter of introduction should not be sealed, as it is, of course, delivered in person. Write in the lower left corner of the envelope "Introducing Mr....."

An open letter of recommendation should be addressed "To Whom It May Concern," or "To the Public."

## ILLUSTRATIONS

### LETTER OF INTRODUCTION

Mr. Paul Hughes,
Bayside,
Long Island, N. Y

Dear Mr. Hughes:

This will introduce to you Mr. C. C. McCombs, who has been assisting me with my editorial duties for several months,

as I have intimated in my letters. He has made a connection in New York and will henceforth be your neighbor. I shall appreciate it if you will extend him any courtesies that the circumstances may suggest.

Very truly yours,

LETTER OF ENDORSEMENT

Messrs. Powers & Brighton
1911 Broadway,
New York City.

Gentlemen:

Mr. James Erstine has bought my store, paying cash for it. I have suggested to him the advantages of buying men's furnishings from you. I heartily endorse Mr. Erstine as a successful and conservative business man, and have the conviction that your relations will be mutually profitable.

Respectfully yours,

LETTER OF RECOMMENDATION

To Whom It May Concern:

This is to certify that the bearer, Mr. William Hartwell, has served me in the capacity of stenographer and typist for five years, and that I consider him a young man of ability, good judgment, reliability and integrity. He leaves my service of his own volition to seek a wider field. He has my best wishes, and I commend him to business men in search of a capable secretary and correspondent of Mr. Hartwell's attainments and experience. I shall gladly answer any questions regarding him.

**Letters Asking Favors.**—Letters asking favors should be characterized by directness. Indicate the nature of the request at the beginning, and then give the circumstances which occasion it. If it should become necessary to ask for an extension of time on the payment of your account or other obligation, or for the privilege of drawing on a prompt-paying customer before a bill matures, the letter should be toned to show that the

obligation for the favor would be all on your side, but it should not be written in a humble spirit. Such letters, if not written with care, are likely to be misinterpreted.

1. LETTER OF REQUEST

Mr. W. S. Coward,
319 Allen Avenue,
Madison, Wisconsin.

My dear Sir:

You have doubtless learned of the fire that cleaned me out last week. The insurance may not be adjusted for several weeks or more. In the meantime, I should like to put in a new stock in the adjoining building and continue my business.

The next installment on my escrow is due on Saturday, and I write to ask whether you will grant me an extension of a month on this payment. If you can favor me, it will enable me to continue in business while the insurance companies are making their adjustments. Even if the insurance claim were not paid in a month, the profits from my business in that time would be sufficient to meet my obligation with you.

A prompt response will be greatly appreciated.

Respectfully yours,

(a) Write the following letters:

1. Introducing a business acquaintance in whom you have every confidence.

2. Introducing a business acquaintance in a social way to a friend.

3. Introducing John Henry Atherton to Mr. Joseph Harper, 613 Fifth Avenue, New York. You know both men well. Mr. Atherton visits New York with the view to locating in business there.

4. An answer to A. K. Simpson, of Jacksonville, Florida, who asks about the reliability and business ability of M. R. Alerton, a former traveling salesman for your firm. Alerton

was in your employ five years. He is thoroughly reliable, and produced excellent results for you.

5. An unfavorable reply to Simpson's letter.

6. A letter to M. A. Montague, Dallas, Texas, asking him for the privilege of drawing on him for $250, one-half of your invoice to him. Montague has always taken advantage of his discounts, is a large purchaser, and a valued customer.

7. Montague's favorable answer to the foregoing letter.

## SUPPLEMENTARY PROBLEMS

The following problems may be assigned by the teacher when additional material is needed in the development of the lessons.

1.—Order from the Fragrance Nurseries, Portland, Oregon, the following roses: 10 plants American Beauty Roses, 8 Plants Multnomah Queen, 4 Sibson Special, and two varieties of your own selection. Give number of each variety and also catalogue page. Make your order complete in the matter of shipping directions.

2.—Write a complete descriptive letter of balsam pillows, using the following suggestions: Pillows filled with healing, sleep-inducing needles and tips of the aromatic balsam ("Abies Fraseri"); grown on crest of sunny Blue Ridge (altitude over 4000 feet), near Azalea, North Carolina. Lasting fragrance. Relieves insomnia, colds, hay fever, etc. Perfumes the room. Your description must be complete.

3.—From a current magazine select articles you wish to buy. Write a letter to the World Distributing Company, Montreal, Quebec, Canada, ordering these articles. Make your descriptions clear and definite. State method of your remittance to cover the cost.

Reconstruct the following letter using such language and arranging the ideas of the letter in such order that the reader's power of attention will be conserved:

4.—Since deciding to go into the furniture business, I have thoroughly examined the catalogues and noted, as well, the price lists, with discounts, from five other houses, and I find you to be more reasonable, quality of goods considered, than any of the other five.

I do not intend to open up on a very large scale at first, it being my purpose to depend entirely on the business to make itself, and shall enlarge my stock no more rapidly than the demands for your excellent ware will justify. I consider myself very fortunate, indeed, in being able to secure about $5000 worth of a broken stock from a local dealer here who is quitting the business; consequently, in view of the fact of my having made the above purchase, my first order will be quite small.

You may send to me the following as soon as you can possibly fill the order: Ten full-size iron beds, with best coil springs; one each of the ten different styles, as per catalogue list; one cherry sideboard No. 20-B with bevel French plate mirror; four sets dining chairs, No. 2034-A, and three antique mahogany three-piece bed sets, No. 29-C.

I wish you would please ship these by way of B. & O. R. R., as from past experience I can get more prompt and satisfactory service over that line.

With the hope that you will ship these goods promptly and that they may inspect all right, I will close by again wishing that this trial order may prove a nucleus for the upbuilding of more extensive and mutually profitable relations between us.

5.—Write to the White Star Line, New York, asking for full particulars about tickets to Liverpool, first-class and second-class, and about the dates of sailing.

6.—To the Y. W. C. A., New York, inquiring about a room for yourself during a stay of four weeks in New York. You are not a member of the Y. W. C. A. State your requirements—with or without bath; the probable cost, location as to light, ventilation, etc.

7.—You have received a letter from your employer asking you to look in a certain drawer of his desk and to send him the following articles: a note of William Watson; an express receipt for a package sent to J. D. Hudson, and a package of his business cards. Write him saying that you are sending all with the exception of the calling cards and that, although you looked through the entire desk, can find nothing of the kind, but find an empty box with the name of the engraver on it.

Thinking that he perhaps did not know that he was out of cards, you have ordered another lot and will send some of them as soon as possible. Avoid using the wording in the exercise.

8.—To the wholesale house of Sears, Roebuck & Company, Chicago, ordering 10 pieces of No. 4628 Roshinara Crepe, 12 pieces No. 4718 French tissue gingham, 20 pieces No. 629 brown crepe-backed satin, 10 pieces No. 4613 gray silk. Say that goods are the same as ordered through their traveling representative, W. S. Westmoreland, of certain date (give date); ask to ship by Union Pacific; date letter Omaha, the present date. Sign letter Arthur Jenkins, by you.

9.—You have an insurance policy, No. 365482, on the 20-payment plan in the Northwestern Insurance Company of Milwaukee. The annual premium amounts to $250.00 and you are enclosing your certified check on the Northern Trust Company of Chicago for the amount today. You also wish to know what the loan and surrender value of your policy is at this time. Write the letter to accompany this remittance.

10.—Write a letter to the Farmers and Merchants Bank in your city, in which you have money deposited, ordering New York draft for $72.50, payable to the Henderson Brown Clothing Company, St. Louis, Missouri. Say you enclose your check for the amount of the draft and exchange. Exchange 15 cents.

11.—You are the local salesman for the Underwood Typewriter Company. On the 15th they shipped you a machine, through error, with the express charges collect amounting to $4.75. You paid the amount and ask for reimbursement. They write saying that it will be necessary to have the express receipt as a voucher and that when this is sent they will make remittance to you. You are enclosing a duplicate receipt. In your letter to them say that in some way the receipt became lost and you are sending them a duplicate which you hope will answer their purpose. Write the three letters involved in this transaction.

12.—Write a series of form collection letters to be used by an installment house.

13.—Write a suitable reply to the following letter:

Dear Sir:

Last Monday I bought at your store fifteen yards of Poiret Twill, and your salesman promised it would be sent out by afternoon delivery. Two days have gone by, and my order has not yet arrived. I have suffered serious inconvenience by the delay. This is not the first time I have been annoyed by your carelessness.

I also find that my December bill contains several errors; namely, you have charged me with a Mission Rocker, at $15.00, and two pairs of shoes at $5.00 each, both of which orders I returned; it is very annoying to me to be continually checking up your mistakes.

14.—You recently sent two cases of shoes to Roes, Seabuck & Co., Clinton, Iowa. Today you received a letter from them saying that their customers are coming in every day complaining that the shoes are practically worthless, on account of the poor quality of leather used in both soles and uppers. They have examined several pairs, and find that the complaints of their customers are justified. As the goods they have bought from you in the past have given perfect satisfaction, they do not understand why this last shipment should be inferior. R., S. & Co. are valued customers of yours. Make satisfactory adjustment.

15.—Write a letter to the Adams Express Company complaining about a package you shipped over a month ago not reaching its destination, and asking for immediate attention to the matter; give full particulars. Say to whom the package was addressed, where, when, and give a description of it.

16.—Write answer to above, saying that the package was delivered to the wrong address. The package has just been returned to the company, and will no doubt be delivered without further delay. Try to show that it was through no negligence of the company, but that it was an accident that

might occur at any time. Some of the reasons why packages go astray are: 1. Incomplete address. 2. Failure to write legibly. 3. Similarity of abbreviations of the names of cities or states—for example: "Ind." being mistaken for "Md.," "O" for "Iowa." 4. Address becoming defaced in transit.

17.—Prepare a form letter to traveling salesmen authorizing changes in prices of the following woolens: No. 267 reduced to 75c a yard, No. 167 reduced to 62½c, 206 reduced to 67½c, 301 reduced to 37½c, 402 reduced to 87c, 263 reduced to $10.50. Nos. 239, 468, 271 have been closed out entirely. As you still have on hand a large stock of the following, Nos. 678, 679, 680, 681, 682, ask that they push these lines as much as possible.

You are sending a line of samples of new woolens, with prices, that can be supplied now.

18.—Faith Green & Company, Hartford, Connecticut, write you asking for confidential information concerning David Gibson & Bros., of your city.

(a) Write them giving a favorable report.

(b) Write them giving an unfavorable report.

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